

## INSURANCE REQUIREMENTS

### Electrical Contractor's Licence (Business)

V1.03-2011

#### What is the insurance requirement for an electrical contractor?

Section 43 of the *Electrical Safety Regulation 2002* requires that electrical contractors have public broadform liability insurance for at least \$5,000,000 and consumer protection liability insurance for at least \$50,000 under a contract of insurance approved by the chief executive.

#### How do I meet this requirement?

To satisfy this requirement, you need to obtain a **certificate of currency** from your insurer that confirms you have a policy with **broadform public and products liability** indemnity of at least **\$5,000,000** and **consumer protection liability of at least \$50,000**.

This policy **must** include cover in the schedule for:

- liability arising from testing and certification of work in accordance with the *Electrical Safety Regulation 2002*; and
- injury or damage arising from faulty design work performed by you including where you did not charge a specific fee for such design work; and
- injury or damage arising from incorrect advice including where you did not charge a specific fee for such advice; and
- goods in your care, custody or control; and
- consumer protection liability for at least \$50,000.

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