

Public Liability Insurance

This insurance covers the insured against any legal liability to compensate third parties for death, bodily injury or damage to their property.

Many different activities will have many peculiar exposures to third party claims. For example, falling trees at a residential property may injure third parties or their property, dog bites and other attacks at a residential property or falling bricks at a construction site may injure third parties or their property.

Thus, public liability insurance maybe incorporated under different types of policies and the perils insured against may only be specific to that insurance policy.

Who can benefit from this insurance cover ?

The need to compensate third parties for injury, sickness, death or damage to their property may arise in diverse areas from the home to major economic activities. So it is important to have the protection of such insurance cover.

NB: The above is for information purposes only. Please consult your insurance company or insurance broker for details and information and assistance.

The information was compiled from online sources (local insurance company websites) and product literature on insurance products that are available in the Zimbabwean insurance market.