



Broadform
Liability
Insurance

SME

Because small businesses face big risks too

How do we classify an SME? / What defines an SME?

- Our SME Broadform Liability product is designed for businesses with an annual revenue of **R10 million or less**, providing limits of indemnity up to **R10 million**.

Standard Cover:

Extensions	Limits	Deductible
Public Liability	up to R10m	R5 000 each and every claim
Products / Defective Workmanship	up to R10m	R10 000
Employers Liability	up to R10m	nil
Employee to Employee Liability	up to R10m	nil

Sub-limited Extensions:

Extensions	Limits	Deductible
Care, Custody and Control	R250 000	R10 000
Claims Preparation Costs	R1m	nil
Data and Information Costs	R250 000	R2 500
Defamation and Wrongful Arrest	R1m	nil
Incidental Medmal	R500 000	R5 000
Pollution	R1m	R5 000
Spread of Fire	R1m	R50 000
Statutory Defence Costs	R1m	nil

You built your business from the ground up. Don't let one claim bring it down.

Our pricing is competitive, and while certain risks may not meet the criteria following careful assessment, they may still be well suited to other Leppard offerings.

Protecting you and your reputation