



QBE is at the heart of protecting Kiwi businesses

For over 125 years, QBE has been at the heart of supporting Kiwi businesses with global strength and local expertise.

We stand beside the people and industries that keep New Zealand moving — whether it's small businesses, large corporates, local councils, or critical infrastructure.

But at the heart of it all are people. Behind every policy, there's a person, a dream, a future to protect. And when it matters most, our customers know they can count on more than just policies or claims — they can count on people who genuinely support them.

That's the QBE difference — innovative solutions, real support, delivered with heart.

“At QBE, people are at the heart of everything we do. It's about providing the confidence for our partners, customers, and communities to grow, change, and thrive. And we're on this journey with our customers every step of the way, doing things better tomorrow than we did today.”

Cover you can depend on

At QBE, we go beyond insurance. We're here to help you protect what matters, seize new opportunities, and bounce back stronger when challenges arise. Here's what sets us apart:



Simplified experience

We make insurance easy. From intuitive digital tools to responsive, transparent claims, we streamline every interaction so you can focus on what you do best, running your business.



Trust built on action

We earn trust by delivering on our promises. Our customers know they can rely on us for clear communication, expert advice, and unwavering support when it matters most.



Customer-centric solutions

We take the time to understand your business, your risks, and your goals. That insight allows us to tailor solutions that truly fit—building long-term partnerships based on empathy and understanding.



Innovation that matters

We don't just keep up—we think differently. From streamlining claims to developing smarter risk solutions, we're continuously innovating to deliver real value where it matters.

This document provides a summary of QBE products and key aspects of cover. It is not intended to be treated as legal or financial advice. For full details of cover, please refer to the relevant policy wording.

Claims – here when you need us

What drives us is a passion for supporting our customers, to get their businesses back up and running as quickly as possible. We know it's not just what we do that matters, it's how we do it that makes the difference.

Our company values—also known as our DNA—underpin everything we do, driving our dedication to providing a fair and excellent claims service. We always look for ways to pay claims within the scope of the policy, ensuring our brokers and customers have confidence in transparent and reliable outcomes.

How can we protect your business?

With our collaborative approach, we're confident that QBE Insurance can be a trusted partner in supporting your business success.

Get in touch with your insurance broker to discuss how we can help.

We choose to work with brokers and advisors

QBE provides customer-focused insurance solutions through an extensive network of experienced brokers and advisors.

These trusted partnerships bring together specialist knowledge and tailored cover, helping customers make informed decisions and achieve their goals.

Because no two customers are the same, we choose to work with brokers and advisors whose expertise ensures Kiwi businesses receive the right advice and insurance solutions that reflect their specific needs and risks.



We've got you covered



The combined expertise of QBE and your insurance broker means together we can build an insurance package that's tailored to your business.



Liability

QBE provides essential cover for all business types, including many niche and specialist risks. Support your business with cover that can help manage legal defence costs, negotiated settlements, and court-awarded expenses. Our experienced liability claims team gives you access to leading lawyers to protect your brand and reputation.



Property

A large part of your business' value is tied up in physical assets, so damage or loss without adequate insurance can be financially crippling. QBE's Material Damage and Business Interruption insurance protects buildings, stock, equipment and more. It can be extended to cover lost profits, wages, and other costs during interruptions to your business. With support from QBE's Risk Management team, you can better prepare for unexpected events like burglary, fire, storm damage, earthquakes, or accidents.



Construction & Engineering

QBE Insurance underpins many of New Zealand's largest and most challenging projects, offering equipment cover and security on residential, commercial and civil engineering projects. Our Contract Works insurance provides protection during construction (and if required during any maintenance period) on either an annual or single project basis.



Commercial Motor

QBE Commercial Motor insurance can minimise disruption to your business following damage to or theft of commercial vehicles and company cars. Our cover also includes \$10,000,000 liability protection for third party property damage.



Trade Credit

QBE's credit insurance protects businesses from commercial bad debts when trading on credit within New Zealand or overseas. We offer tailored solutions for companies of all sizes, from small businesses to large corporations. Exporters can also choose optional cover for Contract Repudiation and Political Risk events.



Marine

Providing insurance to the marine industry for over 125 years, QBE is recognised as a global leader. Our specialist underwriters provide flexible, tailored responses for importers/exporters, ship builders, repairers, vessel owners and associated businesses. Our marine cargo products include Cargo Plus and Cold Cargo, which uniquely include automatic Loss of Profits cover, alongside standard protections. For one-off shipments or unusual destinations, QBE's Single Transit Cargo policies provide flexible, cost-effective cover.



Cyber Insurance

Protect your business from the financial fallout of cyber threats. Our Cyber Insurance provides comprehensive coverage for cyber events like data breaches or ransomware attacks, helps cover the cost of business interruptions, and includes protection against third-party liabilities, such as regulatory investigations and credit monitoring expenses. It's peace of mind in a digital world.

At the heart of local communities

We pride ourselves on our long history of playing an active role in the community. QBE community partnerships help create a positive impact as well as providing an opportunity to bring our people, partners and communities together.

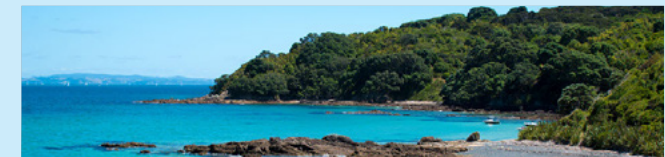
You can find us contributing to Auckland's vibrancy and creativity through the arts, helping vulnerable communities or supporting disaster preparedness and relief efforts.



QBE partners with Conservation Volunteers New Zealand

QBE New Zealand is an active partner with Conservation Volunteers New Zealand to support biodiversity restoration and climate resilience across the country. As well as providing funding, QBE engages our people, customers, and brokers in hands-on volunteering to help restore rivers, wetlands and streams.

The partnership supports key projects in Christchurch, Wellington and Auckland, connecting communities with nature and contributing to a stronger, more sustainable future for Aotearoa.



Supporting Tiritiri Matangi Island Conservation Sanctuary

Tiritiri Matangi Island is one of the world's most successful community-led conservation projects, and QBE is proud to support its ongoing preservation.

Located just 30 km from Auckland, this predator-free sanctuary is home to rare native birds like the kōkako and takahē—species once on the brink of extinction.

We proudly provide free comprehensive insurance coverage for the island's souvenir shop, information building, wharf shelter and motor vehicles.

It's a new model of community support that ensures this vital conservation effort can continue for generations.