

Reference Number: 2024/1108

20 June 2024

Tēnā koe

Thank you for your email dated 2 June 2024. Below, you will find the information you requested, the information is provided in accordance with the Local Government Official Information and Meetings Act 1987 (LGOIMA), concerning Liability Insurance.

Insurance	Name of Insurer	Limit of Liability	Copy of policy wording
Public Liability Insurance	Berkshire Hathaway Specialty Insurance Company, QBE Insurance (Australia) Limited, Chubb Insurance New Zealand Limited	NZD15,000,000	s7(2)(b)(ii) s7(2)(h) s7(2)(i)
Employer Liability Insurance	Berkshire Hathaway Specialty Insurance Company, QBE Insurance (Australia) Limited, Chubb Insurance New Zealand Limited	NZD1,000,000	s7(2)(b)(ii) s7(2)(h) s7(2)(i)
Professional Indemnity/Liability and/or Directors' and Officers' Liability Insurance	Berkshire Hathaway Specialty Insurance Company, QBE Insurance (Australia) Limited, Chubb Insurance New Zealand Limited	NZD15,000,000	s7(2)(b)(ii) s7(2)(h) s7(2)(i)
Personal Bonding for employees	s17(g) that the information requested is not held by the local authority		

Policy documents are considered commercially sensitive by Horowhenua District Council (the Council). Council, like most commercial organisations, holds insurance to protect it against claims of damage or loss made against it. If the insurance details were to be made public, our position in dealing with other commercial organisations (who do not have to tell us about their insurance provisions) could be compromised. Similarly, if an "opposing" party has knowledge of our insurance position we would be placed at a disadvantage. This disadvantage would be particularly acute in respect of our ability to effectively negotiate with a third party to settle a claim against us.

Your request for copies of policies is declined under the following sections of the Local Government Official Information and Meetings Act ('the Act'):

- Section 7(2)(b)(ii) protect information where the making available of the information would be likely unreasonably to prejudice the commercial position of the person who supplied or who is the subject of the information
- Section 7(2)(h) enable any local authority holding the information to carry out, without prejudice or disadvantage, commercial activities; and
- Section 7(2)(i) enable any local authority holding the information to carry on, without prejudice or disadvantage, negotiations (including commercial and industrial negotiations).

Horowhenua District Council is a Local Government from Levin in NEW ZEALAND. It was incorporated on 14 Jun 2017 and has the status: Registered.

Horowhenua District Council has the company number:300000658 and the NZ business number: 9429041908228.

I wish to know

(a) where it is "Registered."

We are registered as a New Zealand Business on the [NZBN Register](#).

(b) where to find the company number:300000658

We are not a company, and therefore do not have a company number. The webpage you have quoted is not a valid NZ companies website. We cannot validate where the number 300000658 has come from.

(c) where to find the NZ business number: 9429041908228.

The webpage you have quoted is not a valid NZ companies website. We cannot validate where the number 9429041908228 has come from. Our business number can be found on the NZBN register – refer to link provided in (a) above.

(d) where to find details of directors, shareholders, constitution, if there is one, and annual financial statements.

Information about Horowhenua District Council can be found on our [website](#). You can access our financial statements by clicking on the following [link](#).

You are entitled to seek an investigation and review by the Office of the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or freephone 0800 802 602.

Horowhenua District Council publishes responses released under Local Government Official Information and Meetings Act 1987 (LGOIMA) that we consider to be of wider public interest, or which relate to a subject that has been widely requested. To protect your privacy, we will not generally publish personal information about you, or information that identifies you. We will publish the LGOIMA response along with a summary of the request on our website. Requests and responses may be paraphrased.

If you would like to discuss this decision or any of the information provided as part of this request, please contact Jacinta Straker (Group Manager Organisation Performance on jacintas@horowhenua.govt.nz).

Ngā mihi



Ashley Huria
Executive Sponsor