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ANDO



New Zealand Sign & Display Association Inc.

Insurance Programme

Strategy & Enhanced Offerings | 10 June 2026

NZSDA
NZ SIGN & DISPLAY ASSOCIATION Inc.

Executive Summary

The New Zealand Sign and Display Association has a clear opportunity to establish a formal, specific insurance programme that delivers tangible member value while strengthening the Association's commercial position.

The New Zealand insurance market is currently more competitive, creating a window to secure improved pricing and enhanced cover. However, these benefits are generally available only to well-structured programmes that are clearly positioned and actively managed.

This proposal moves NZSDA from an ad hoc, transactional approach to a purpose-built protection platform, designed around how members operate and incur risk.

The Programme Delivers:

- Better outcomes at claim time through reduced excesses and targeted cover enhancements
- Stronger member value and engagement via a differentiated, industry specific offering
- A scalable commercial model aligned to programme growth and participation

Strategic Outcome

A sustainable, market leading Programme that:

- Enhances the NZSDA membership proposition
- Drives uptake and retention
- Aligns commercial interests between all parties

Insurance Programme Partners:

Long Burroughs
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Business Insurance Limited
83 Victoria Street
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Reilly Price | 03 337 2245
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The Opportunity

There is currently no Association-endorsed insurance programme. Engagement to date has been ad hoc, with advice and placements provided to members individually.

The Association has identified the opportunity to establish a formal programme that delivers a tangible member benefit, while supporting the evolution toward recognising Master Signwriter members.

Market Context

The New Zealand fire and general insurance market has entered a more competitive phase, with increased insurer appetite driving premium stabilisation and selective reductions for well-performing risks.

However, underwriting discipline remains firm, particularly around catastrophe exposure and risk quality.

This creates a clear opportunity: structured programmes can now secure both improved pricing and enhanced cover.

Implication for NZSDA

A successful insurance programme has the potential to deliver significant value to both the Association and its members through:

- Improved purchasing power and pricing outcomes.
- Enhanced coverage features tailored to industry-specific risks.
- A differentiated member benefit that supports membership growth and retention.

The Strategic Shift

We are moving from:

- A decentralised, transactional insurance approach

To:

- A tailored, sector-specific protection platform for NZSDA members

This shift is grounded in a simple principle: Insurance is not valued at purchase - it is valued at claim time. The Programme must therefore reflect how members incur risk.

Enhanced NZSDA Programme

- The Programme combines broad core protection with targeted enhancements where members see real value.
- Core Programme
- Property Material Damage / Business Interruption
- Commercial Motor Vehicle
- General Liability
- Statutory Liability
- Employers Liability
- Management Liability Suite
- Directors & Officers
- Employment Disputes
- Internal Crime
- Tax Audit Investigation
- Crisis Support
- Additional Protections
- Consequential Loss
- Defence Costs
- Optional
- Professional Indemnity

Targeted Enhancements

- Focused on reducing claim friction and coverage gaps:
- Preferential pricing through programme leverage
- Liability
- General Liability / Statutory Liability / Employers Liability excess reduced to $250
- Trade-specific claims (wraps, signwriting, repairs): $500 excess
- Motor & Trade
- Signwriting reinstatement: $10,000 per vehicle
- Material Damage & Business Interruption
- Reduced excesses - Mobile phones excess: $250 / Theft excess: $1,000
- Automatic machinery breakdown: $10,000

Proof of Improvement – Before vs Enhanced

Area	**Previous Programme**	**Enhanced NZSDA Programme**
Positioning	General insurance solution	Industry-specific protection platform
Pricing	Standard market pricing	Preferential programme pricing
Liability Excess (GL / SL / EL)	Standard / higher excess	Reduced to $250
Trade-Specific Claims	Limited recognition	$500 excess for wraps & signwriting
Motor – Signwriting Cover	Often underinsured	$10,000 per vehicle
Material Damage Excesses	Standard	Reduced: phones $250, theft $1,000
Machinery Breakdown	Optional / excluded	Automatic $10,000 cover
Management Liability	Fragmented	Integrated suite
Programme Design	Insurer-led	Co-designed, sector-specific
Claims Experience	Standard	Lower friction where claims occur
Member Value	Compliance-driven	Practical, visible value

Member & Association Impact

This Programme addresses three core issues:

Claims Reality
Lower excesses where claims occur - better member outcomes

Relevance Gap
Cover aligned to signage, installation, and operational risk

Value Perception
Clear, practical benefits - stronger uptake

Partnership Model

Delivery requires a shift to a true partnership model:

- Joint promotion and member engagement
- Clear separation of roles (advice vs member interface) – being able to direct members to an industry partner / expert for advice
- Agree success metrics and growth objectives

The Outcome

A Programme that is:

- Relevant to how members operate
- Valued at claim time
- Commercially aligned
- Positioned to grow membership and participation

This is not an incremental improvement. It is a creation of a Programme with purpose, from insurance placement to member value platform. A Programme that members choose for its benefit, not just renew.



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Please contact either Clinton or Reilly for any enquiries. They would be happy to arrange a no-obligation discussion to review your insurance programme and explore how we can support your business.

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