

MasterGuard

Insurance exclusively for
Master Builders members.



Insurance built for builders

Master Builders and trade businesses face unique risks every day. From keeping your gear out of the wrong hands and insuring the ute, to covering contract works, business assets or your legal liabilities; having the right insurance partner is as important as having the right tools.



Designed for builders
and trades



Competitive scheme
pricing



Specialist construction
industry cover



Dedicated claims
support



Instalment payment
options



MyRothbury App

What MasterGuard Covers

Property and tools

Protects your tools, equipment, stock and business assets, including cover for property damage throughout New Zealand.

Commercial motor

Cover for business vehicles, utes, vans and light commercial fleets.

Employers' liability

Cover for employee-related injury claims not covered by ACC.

Annual contract works

Protection for residential and commercial construction projects up to \$1 million in value.

Business interruption

Helps protect your business against lost income following an insured material damage event.

Public & statutory liability

Protection against third-party property damage, bodily injury and certain regulatory investigations.

Management liability

Protection for directors and business owners, including employment disputes, statutory liability, defence costs and internal crime.

**With MasterGuard, you can focus on the job while
we focus on protecting your business.**

The specific policy terms will be confirmed in your quotation and schedule.



Additional Exclusive Benefits

MasterGuard goes beyond standard cover, with a range of enhancements designed specifically for Master Builders.

Anywhere in New Zealand cover

Selected tools, equipment and business contents can be protected while moving between jobs and worksites throughout New Zealand.

Enhanced employee effects cover

Increased employee effects cover of up to \$10,000 per person.

Business protection

Protection for your assets, vehicles, projects, business income and legal liabilities under one specialist scheme.

Contract works protection

Annual Contract Works cover available for eligible projects up to \$1 million contract value.

Management liability options

Protection designed to help safeguard business owners and directors from a range of management and employment-related risks.

Why choose MasterGuard?

- Designed specifically for New Zealand builders and trade businesses
- Practical cover for real-world construction risks
- Broad range of business insurance solutions
- Dedicated New Zealand claims support
- Supported by Rothbury's nationwide broker network

You can count on Rothbury

For over 75 years, Rothbury has helped Kiwi businesses protect what matters most.

As one of New Zealand's largest insurance brokers, we combine local understanding with national capability to help builders find the right cover for their business.

Whether you're building homes, managing commercial projects or running a specialist trade business, we're here to help every step of the way.

Get in touch

Book a free, no-obligation insurance review with your local MasterGuard broker.

Click here to book



Claims advocacy

Our dedicated Claims Advisers work alongside you to manage your claim from beginning to end. We aim to get the best outcome for you.

From first notification through to settlement, we're by your side every step of the way.

