



Public & Products Liability

Forest & Rural Fires #1

The insured is a property owner. He was burning some stumps out to clear the land for pasture. A strong wind developed and sparks spread to a neighbouring property owned by Department of Conservation causing a fire amongst scrub and grass.

The Fire Service was called and extensive firefighting was required to eventually extinguish the fire. The local Rural fire Authority claimed all costs incurred to fight the fire amounting to close to \$50000. Under s.43 of the Forest and Rural Fires Act 1977 the Insured has a strict liability for these costs.

The insured's Public Liability policy (Forest and Rural Fires Act Memorandum) indemnified the insured.