



## Commercial Legal Expenses Frequently Asked Questions



Liability insurance policies generally offer protection for costs and or damages associated with legal liability to your customer, employees, suppliers and the general public, depending on the type of insurance policy. While these policies can cover costs of a lawyer and other associated expenses, they are limited to defending the liability claim against you to protect you from having to pay damages. Delta Insurance's latest Legal Expense insurance covers the costs of lawyers that generally tend to be excluded by your liability insurance policies. While legal expenses insurance is not an alternative for liability insurance, it complements liability insurance and provides protection for non-liability related business legal risks.

This policy has been designed to cater for the day to day risks your clients face such as being in a dispute with a customer, supplier, landlord, tenant or employee. It also protects your clients from the costs of defending criminal matters and licensing issues. In addition to the insurance, this policy includes complimentary access to telephone legal advice from qualified lawyers. In providing telephone legal advice as part of our service, your clients have access to lawyers to help them resolve issues and avoid disputes arising. This will save your clients time and money. Acting as both the shield and the sword, this policy provides advice and cover for the legal costs of pursuing or defending legal action. Legal Expenses insurance is designed to complement not replace liability insurance policies.

### Are my clients not already receiving legal costs in their other policies?



It is highly likely that your client already has cover for legal costs via other liability policies, however such cover is only available if they have become potentially liable to pay damages. For example, your client's professional indemnity policy may cover the costs of a negligence claim against them, but it would not fund a lawyer to enforce a debt that they were owed by a non-paying customer.

Under our Legal Expenses policy, no liability is required to activate the coverage, the trigger is merely the fact that a dispute exists. This allows the policy to respond to a much wider range of scenarios, many of which occur much more commonly than liability matters.

### Is this a stand alone policy?



Delta's Commercial Legal Expenses policy is available as an optional extension of cover on new or existing Professional Indemnity and Management Liability policies.

### What is the benefit of this policy over my client's current liability insurance?



Aside from the wider range of matters to which the policy will respond, by offering complimentary telephone advice via our legal advice help line, both your client and us as the insurer can avoid disputes and problems, whilst also protecting your client from financial and reputational damages. If such damages become payable, sound legal advice and representation throughout any dispute will also reduce the cost of any damages subsequently payable.

Delta's Legal Expenses Insurance is available for claims arising from contractual disputes, employment matters, property issues, licensing problems and many more.

### What additional information is available?



We want you to have the confidence in selling this product to your clients, so please contact Delta Insurance should you have any further queries. You can also find supporting information in the Products section of the website.

#### TERRITORY



► Australia & New Zealand

#### CAPACITY

# \$100,000

limit of liability, any one claim  
and in the aggregate

#### FREE LEGAL ADVICE



Access to Delta Legal Helpline putting your clients in contact with experienced local legal experts