

General, Employers and Statutory Liability



# Keep up the good work.

A comprehensive package designed to protect businesses against general commercial liabilities and modern exposures. General Liability cover protects you against the costs of compensating third parties if they suffer a personal injury or damage to their property for which you are legally liable. Statutory Liability covers you for prosecution, including private prosecution, under a number of New Zealand Acts of Parliament. Employers' Liability will protect you from claims from staff who have been injured in the workplace, where they are not otherwise covered by ACC.

## **POLICY BENEFITS**

<b>Proactive Loss Mitigation</b> We help to mitigate your own costs in a crisis.		HSW Crisis Respo	nse Costs	<b>∕</b> +
Nil excess on defence costs > Uncapped defence costs > You only pay the excess if you're liab	le Đ	No 'Property Bein Exclusion	g Worked On'	合理
Advertising Injury Covers you for defamation, infringement of copyright, unfair competition and invasion of privacy.		Enforceable Undertakings		¶₹
TERRITORY	CAPACITY		COVERHOLDER	
<ul> <li>NZ/Pacific Islands</li> <li>domiciled risks</li> <li>Worldwide Jurisdiction</li> </ul>	\$50M	> Primary and Excess	LLOYD'S Coverh	older

## **OPTIONAL COVERS**

# Commercial Legal Expenses policy covering pursuit and defence costs

Provides funding to pursue a legal case, as well as defend litigation that comes your way, for commercial contract disputes.

- > Property disputes > Data protection
- Commercial contract disputes
- > Employee breach of restrictive covenants -> Statutory Licence

# **Rectification of Faulty Workmanship**

> Covers your costs to redo work that you have initially done incorrectly.

The description of coverage contained in this document is a summary and is for illustrative purposes only. The coverage is subject to terms and conditions outlined and certain restrictions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the descriptions of coverage in this document and the policy of insurance, the provisions contained in the policy of insurance, the provisions contained in the policy of insurance, the provisions contained in the policy of insurance will prevail. This document is accurate as at January 2025. Delta Insurance New Zealand Ltd. All rights reserved. © 2025 www.deltainsurance.onz