



# Cover all your bases.

Optima is our unique Management Liability solution which combines key policies in one comprehensive package to protect our clients from the impact of liabilities on their business. We have done this as a modular approach so clients buy as little or as much coverage as they require.

## KEY PRODUCT ADVANTAGES



### Pursuit & Defence Legal Costs Policy

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



### Free access to Legal advice

- Free one hour call to our expert lawyers
- › Employment Disputes helpline
- › Legal Expenses helpline



### FREE Online training

- Train staff on areas of insurable risk that impact your business
- › Crime
- › Cyber
- › Employment



### NO 'Property Being Worked On' Exclusion



### Infectious Diseases\*



### Social Engineering



### Hazardous Substances

## FEATURES



### Rectification Of Faulty Workmanship\*



### Criminal Defence Costs Extension



### Comprehensive Crime cover



### Individual Defence Costs Limits

separate limit for defence cost and indemnity



### Tax investigation costs



### Advertising liability

## POLICY SECTIONS

### Directors and Officers Liability

Provides protection for Directors and Officers of a company from legal action arising from third parties (including shareholders, creditors, liquidators or regulators) making claims against them.

### Crime

Provides cover for theft or forgery committed by an employee or a third party and extends to include Social Engineering Crime.

### Employment Practices Liability

Provides cover for the damages and costs involved with possible legal action brought by employees for allegations such as discrimination, harassment or unfair dismissal.

### General Liability

Protects against the costs of compensating third parties if they suffer a personal injury or property damage, for which you are legally liable.

### Statutory Liability

Covers you for prosecution under specified New Zealand Acts of Parliament, including Health and Safety prosecutions.

### Employers Liability

Protects you for claims from staff who have been injured in the workplace when such injury is not covered by ACC.

### Consequential Loss

This section provides cover for the insured's financial loss following an accepted, General, Statutory or Employers Liability, claim.

### Commercial Legal Expenses

Legal Expenses insurance cover that funds the costs for your business to pursue a legal case, as well as defend against litigation.

### Cyber Liability

Cyber Liability is a separate policy that can be added to the Optima offering. It provides protection and support services in the event of a cyber attack on your business.

\*optional extension