delta

BROKER RESOURCE · NEW ZEALAND

Risk appetite guide

A quick guide to our underwriting appetite in New Zealand, by industry and product. Use it to check fit before you submit, and if you're unsure about a risk, talk to our underwriters – there may be a way to make it work.

Accurate as at October 2026

Appetite by industry

Preferred – Actively seeking this business

Consider – Assessed case by case – call us first

Not in scope – Outside current appetite

N/A – Product not applicable to this industry

Industry	Property	Casualty	Management Liability	PI & Tech Liability	Cyber
Accommodation & hospitality	✓	✓	✓	–	✓
Accountancy & bookkeeping	✓	✓	✓	✓	✓
Agriculture	!	!	✓	!	✓
Architects & engineers	✓	✓	✓	✓	✓
Associations & not-for-profits	!	✓	✓	✓	✓
Automotive & transport	✓	✓	✓	–	✓
Construction	!	✓	✓	!	✓
Environmental consultants	✓	✓	✓	✓	✓
Environmental contractors	!	✓	✓	!	✓
Financial institutions (excl. finance companies)	✓	!	!	!	✓
Financial services	✓	!	!	!	✓
Food & beverage manufacturing	!	✓	✓	–	✓
General engineering & fabrication	!	✓	✓	–	✓
Government authorities	!	!	!	!	✓
Import & wholesale	✓	✓	✓	–	✓
ISPs & telecommunications	!	✓	✓	✓	✓
IT	✓	✓	✓	✓	✓
Lawyers	✓	!	✗	!	✓
Management consultants	✓	✓	✓	✓	✓
Manufacturing (excl. aviation, high-hazard & pharma)	!	✓	✓	–	✓
Media & printing	!	✓	✓	✓	✓

Industry	Property	Casualty	Management Liability	PI & Tech Liability	Cyber
Medical sector	✓	✓	✓	✓	✓
Mining (excl. underground & coal)	✗	!	!	–	✓
Nutraceuticals & supplements manufacturing	!	!	✓	–	✓
Oil & gas / non-renewable energy	✗	✗	!	!	!
Professional services, consultants & office risks	✓	✓	✓	✓	✓
Real estate	✓	✓	✗	✗	✓
Renewable energy infrastructure & construction	✗	!	!	!	✓
Retail	✓	✓	✓	–	✓
Surveyors	✓	✓	✓	!	✓
Trades & construction	!	✓	✓	!	✓
Utility	✗	!	!	–	✓
Waste management, refuse & landfill	✗	✓	✓	–	✓
Wholesale	✓	✓	✓	–	✓

Specialty lines

Environmental liability

We can consider all environmental risks except offshore exploration and underground mining.

Product recall

Food and beverage, nutraceutical and pharmaceutical, and topical ingredient manufacturers.

UAV operators

All commercial-use drone operations are considered.

Commercial motor

All commercial motor risks are considered, including light motor, heavy transport, plant and machinery, and motor vehicle dealers. Our target is clients who benefit from being outside knock-for-knock.

How to get a quote

Talk to your Delta underwriter about any risk you're unsure of, including ones marked Consider or not listed.

deltainsurance.co.nz/contact-us

Fact sheets, wordings and forms

Product fact sheets, policy wordings and proposal forms are available online.

deltainsurance.co.nz/resources

✓ Preferred ! Consider ✗ Not in scope – N/A

This guide is a high-level summary of Delta Insurance New Zealand's underwriting appetite and is intended for insurance intermediaries only. It is not an offer of insurance. All offers of cover are subject to full underwriting information being received and being acceptable within Delta's underwriting guidelines for each product. Appetite may change without notice, and individual risks within a preferred industry may still be declined based on their activities, claims history or other risk characteristics. Cover is subject to the terms, conditions and exclusions of the relevant policy wording. This document is accurate as at October 2026.

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