

Property Owners Liability Package

A comprehensive, cost effective liability and legal protection solution for property owners and landlords

Owning or managing property exposes landlords to a wide range of legal and compliance risks – including third party property damage, regulatory investigations, employment matters, tenancy disputes, and contract disagreements.

Delta's Property Owners Liability Package provides streamlined, practical protection by combining three essential covers under one policy: General Liability, Statutory Liability and Commercial Legal Expenses.

Cover overview

General Liability

Standard limit: \$2M (options up to \$20M)

Covers the costs of compensating third parties for personal injury or property damage for which the insured is legally liable, arising from the ownership or maintenance of the premises.

Statutory Liability

Standard limit: \$1M (option for \$2M available)

Covers defence costs and, where permitted by law, fines and awards for reparation resulting from an innocent breach of legislation.

Commercial Legal Expenses

Limit: \$100k for pursuit and defence

Provides access to legal advice and representation relating to disputes, including:

- ✓ Lease disputes and enforcement
- ✓ Rent recovery
- ✓ Contract disagreements
- ✓ Boundary and property disputes



Claims snapshot



General Liability

A contractor engaged by the landlord accidentally causes water damage to a neighbouring business. The neighbouring property owner brings a claim alleging negligence. The Property Owners General Liability policy responds by covering legal defence costs and any settlement or damages awarded, subject to policy terms and conditions.



Statutory Liability

WorkSafe prosecutes a landlord for inadequate stair maintenance under the Health and Safety at Work Act 2015. Statutory Liability insurance responds by covering defence costs and any court ordered reparation payable to an injured party (where legally permitted).

Note: Certain fines and infringement fees under specific Acts are not insurable and are excluded.



Commercial Legal Expenses (Pursuit & Defence)

Defence: A tenant alleges unlawful termination of their lease. The Legal Expenses policy covers the insured's defence costs.

Pursuit: A tenant vacates early and leaves rent unpaid. The policy funds legal action to pursue recovery of the outstanding debt.

Why Choose Delta's Property Owners Liability Package?

- ✓ Three essential cover types under one streamlined policy
- ✓ Protection against common regulatory, tenancy, and contractual disputes
- ✓ Reduced administrative complexity
- ✓ Early legal support through complimentary advice
- ✓ Designed specifically for property owners and landlords

How to get a quote

Contact your Delta property underwriter or email: propertyuw@deltainsurance.co.nz

The content of this document is illustrative and has been prepared without considering the insured's objectives, financial situation or needs. Any coverage offered by Delta is subject to terms and conditions contained in and attaching to the policy. Please consider the appropriateness of the information, and importantly, review the policy wording with a broker before considering the product. This document is accurate as at February 2026.