



Technology Liability Insurance



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Technology Liability Insurance protects Technology Product and Service providers against liabilities arising from the provision of those products or services. In particular it protects for liabilities arising from professional errors and omissions plus also legal liability for personal injury or property damage caused to other parties.

With a wealth of local and international experience, Delta Insurance has carefully developed a policy which is specifically designed to respond to the broad needs of modern technology companies in New Zealand whether they are providing general consulting services, website design services, hardware distribution, cloud storage services or software services.

Unlike most other policies there is clear coverage for common elements of risk such as Contractual Liability, Project Delays and Cyber Security breaches. In addition, distinct from most other policies, you only need to pay an Excess if you are actually found liable; in the meantime we will start defending you from day one.

Coverage Benefits

- Broad Errors & Omissions trigger applying to the Professional Indemnity Section
- Personal Injury and Property Damage section
- Unlimited Reinstatements applying to the Professional Indemnity Section
- Costs Exclusive Excess
- Defence Costs in addition to the Limits
- Affirmative Breach of Contract cover
- Fee Refund / Contractual Fees Extension
- Intellectual Property including Patent
- Project Delay coverage
- Public Relations Expenses
- Emergency Defence Costs
- Loss of Information
- Third Party Cyber Liability

Capacity

Capacity can be provided up to \$20m depending on the coverage requested

Territory

NZ and Pacific Islands domiciled risks.
Worldwide Territory and Jurisdiction can be provided on request.

Why Delta Insurance?

The Delta team has arguably New Zealand's most experienced Technology Liability underwriting team including underwriters who have crafted solutions for some of the world's largest technology companies in both New Zealand, and Globally. Experience counts!

Global Claims Response

Delta provides specialist local claims handling supported by high quality service providers. Through our global partners we can provide claims support throughout North America, Europe, Asia and Australia. This means we can deploy specialist lawyers and experts to respond to your claim quickly and efficiently.

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 will govern. This document is accurate as: