



General Employers & Statutory Liability Insurance

General, Employers & Statutory Liability Insurance 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 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.

BENEFITS & FEATURES

A comprehensive package designed to protect businesses against general commercial liabilities and modern exposures.

NO 'PROPERTY BEING WORKED ON' EXCLUSION



UNLIMITED REINSTATEMENTS



The full policy limit is available for each claim, even if you've already had a claim that year

NIL EXCESS ON DEFENCE COSTS



- > Uncapped defence costs
- > No excess payable on a successful defence (insureds only pay the excess if they're liable)

VICARIOUS LIABILITY

We cover you for your liability arising from the actions of sub-contractors and others working for you

PROACTIVE LOSS MITIGATION



To help cover Insured's own loss in a crisis

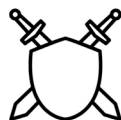
RECTIFICATION OF FAULTY WORK



HSW CRISIS RESPONSE COSTS

OPTIONAL

PURSUIT & DEFENCE LEGAL COSTS POLICY



Provides funding to pursue a legal case, as well as defend litigation that comes your way

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

TERRITORY & JURISDICTION



- > NZ and Pacific Islands domiciled risks
- > Worldwide Jurisdiction (subject to underwriting)

CAPACITY

\$50M

- > Worldwide capacity
- > Primary & Excess

The information contained in this document is for illustrative purposes only and does not constitute advice. Coverage offered by Delta 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 at Sep 2021.