



# Infectious Diseases Optima extension

Delta's Infectious Diseases extension automatically applies to our Optima Management Liability package and covers our Insureds for deep cleaning of all of their locations should their premises become infected or contaminated from an Infectious Disease. If the premises must be closed for more than seven days, the policy covers up to \$100,000 of Business Interruption costs.

## INCLUDED AS PART OF OUR



Optima Management  
Insurance Package

## OPTIONAL ADD-ON FOR



General, Employers &  
Statutory Liability Insurance

## BENEFITS & FEATURES

### CLEAN-UP COSTS



#### > SIMPLE TRIGGER

- Premises are deemed contaminated
- Presence of an infected person at the premises (employees or third parties)
- Applies to all premises that need to shut down for more than 24 hrs

#### > NO EXCESS ON DEEP CLEAN COSTS

### BUSINESS INTERRUPTION

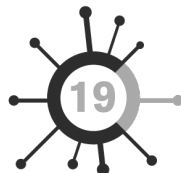
**\$100k** BUSINESS  
INTERRUPTION  
COVER



- Applies to businesses closed for more than seven days

### EXCLUSIONS

> **COVID-19** and any mutation  
or variation thereof



> **ANY REGIONAL OR NATIONAL LOCKDOWN**  
enforced by the New Zealand Government

## SUITABLE BUSINESSES

**BUSINESS  
OFFICES**



**MEDICAL  
PRACTICES**



**RETAIL  
SHOPS**



**DAYCARE  
CENTRES**

**HOSPITALITY  
BARS • CAFES • RESTAURANTS**



**PETROL  
STATIONS**



**ACCOMMODATION  
HOTELS • MOTELS • LODGES**

**APPLIES TO ALL NZ BUSINESS LOCATIONS OF INSURED**

## STATISTICS

**5000** INFECTIOUS  
DISEASES  
IN THE WORLD



New Zealand instances of:

- Measles
- Hand, Foot & Mouth
- Influenza
- TB outbreaks
- Whooping Cough



Global instances of:

- SARS
- Ebola
- Mumps



**ONLY ONE INFECTIOUS DISEASE HAS BEEN  
ELIMINATED IN THE WORLD : SMALLPOX**