



# Professional Indemnity Insurance

Professionals owe a duty of care to their clients. Professional Indemnity Insurance protects you against the costs of legal action and claims arising from an alleged loss based on a professional error.

You are covered if you provide any professional service involving specialist knowledge or expertise and for complaints made against you to a professional body. You are also covered against civil liability for professional negligence, breach of contract, misrepresentation, Breach of the Fair Trading Act, defamation, unintentional breach of intellectual property rights, and dishonesty of employees.

## BENEFITS & FEATURES

Crafted to protect professionals and their businesses from modern exposures.

Designed for a professional's duty of care to their clients.

### AFFIRMATIVE CYBER LIABILITY



Includes cover for cyber terrorism

### UNLIMITED REINSTATEMENTS



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

### PROACTIVE LOSS MITIGATION



To help cover Insured's own loss in a crisis

### VICARIOUS LIABILITY



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

### NIL EXCESS ON DEFENCE COSTS



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

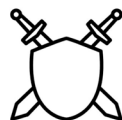
### FEE REFUND



For claims made against you for a refund of fees paid to you.

## 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



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

## CAPACITY

# \$30M

- > Worldwide, any one claim
- > 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.

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INSURANCE