

Our comprehensive smart business essentials bundle is tailored for small and medium-sized enterprises¹. This bundle includes Commercial Legal Expense, Family Legal Expense, and Personal Cyber Protection Insurance, protecting your business and your selected employees against risks in today's dynamic environment.

WHAT COVER IS INCLUDED



Commercial Legal Expense



Family Legal Expense



Personal Cyber Protection Insurance

Read on to learn more about each of these policies.



Commercial Legal Expense
Get on the front foot.

Businesses can sometimes struggle to keep up-to-date with business legislation and regulatory requirements like data protection, employment, health and safety and industry-specific regulatory requirements. This cover protects your business, directors and employees against the potential costs of legal action brought by or against you.

Product features²

Data Protection



Statutory Licence



Criminal Prosecution



Commercial contract disputes



Employment Disputes



Property Disputes



Employees breach of restrictive covenants



Coverage Benefits²

Free legal advice



Any dispute activates policy



Protects you from legal risk



Extensive coverage



Both pursuit and defence coverage



1. Small and medium-sized enterprise refers to entity with annual revenue/turnover not exceeding SGD\$250million. 2. Please reach out to Delta underwriters for more details. 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. This document is accurate as at October 2023.



Family Legal Expense

Access to justice for you.

Legal fees have reached a level where costs may be a barrier to seek justice in disputes for many individuals. Family Legal Expense insurance now offers cover that protects you and your immediate family members against the potential costs of legal action brought by or against you, providing you access to rightful legal support.

Product features²

Personal Injury



Property Disputes



Employment Disputes



Consumer Contract Disputes



Criminal Prosecution



Coverage Benefits²

Extensive coverage



Any dispute activates policy



Both pursuit and defence coverage



Personal Cyber Protection Insurance

Keeping you and your employees cybersafe.

There are no good stories from those who have experienced being hacked. Mobiles, laptops and other personal devices are incredibly vulnerable to cyberattacks. With Delta's Personal Cyber insurance, we help you to bounce back after a cyberattack, and help you to prevent it happening in the first place. Our DynaRisk dark web monitoring tool gives you a step-by-step guide to improving the cyber security of you and your family.

Product features²



Unauthorised Online Transaction



Mobile Banking Protection

Coverage Benefits²



Protects your devices, identity & finances



Includes the DynaRisk cyber protection tool



Gives you peace of mind

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