



Professional Indemnity
Insurance



Keep it professional.

Professionals owe a duty of care to their clients. Our cover protects you and your business against the costs of legal action and claims arising from a loss based on a professional error or omission.

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.

POLICY BENEFITS

Broad Civil Liability Cover

Addresses the risks of modern exposures for professional services



Project Delay

We cover you for your liability arising from the delay in the provision of professional services



Fee Refund

We cover you for unpaid fees due from your client



Proactive Loss Mitigation

We help to mitigate your own costs in a crisis



Affirmative Cyber Liability

Affirmative cover for any privacy and network security breach



Vicarious Liability

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



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
- > You only pay the excess if you're liable



*Available on request

*Available on request

TERRITORY

CAPACITY

COVERHOLDER



- > NZ/Pacific Islands domiciled risks
- > Worldwide Jurisdiction

\$30M

- > Worldwide, any one claim
- > Primary & Excess

Coverholder at **LLOYD'S**

OPTIONAL POLICY COVER

Pursuit & defence legal costs policy



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

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

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 prevail. This document is accurate as at July 2023. Delta Insurance New Zealand Ltd. All rights reserved. © 2023 www.deltainsurance.co.nz