

Management Liability



Comprehensive protection for New Zealand Businesses.

Running a business in New Zealand exposes directors, managers, and the company to a range of risks—from everyday operational liabilities and statutory breaches to employment disputes and cyber-enabled crime. The Agile Infinite Management Liability Package brings together eight robust coverage sections into one unified policy, backed by the global strength of Lloyd's of London.

Choose the cover your business needs. Public and Products Liability is required as part of the package, along with a minimum of three additional coverage sections of your choice

Cross Policy Benefits

Agile Infinite is more than a collection of individual coverage sections. The covers are designed to complement each other, helping protect the business and its people when an event crosses traditional insurance boundaries.

Cyber & Governance: While general cyber and IT incidents are broadly excluded, targeted protection remains where it matters. D&O includes Cyber Governance Liability for claims against directors arising from their oversight of cyber risk, while Commercial Crime responds to specified exposures including Computer Fraud and Social Engineering Fraud.

Regulatory & Statutory: Statutory Liability brings together cover for certain fines, statutory damages and reparation with Defence Costs and a range of additional protections, including Enforceable Undertakings and Public Relations Expenses.

People & Employment: Employers Liability and Employment Practices Liability address different sides of workplace risk, from employee injury outside the ACC framework to personal grievances, discrimination, harassment and other employment wrongful acts.

Legal Support: Legal protection runs across the package, with Defence Costs under several liability sections and Commercial Legal Expenses providing cover for a broader range of business legal disputes and proceedings.

Why Choose Agile Infinite?

Designed specifically for the New Zealand market, Agile Infinite brings broad business protection together in one flexible package. Local Expertise, Global Strength: Issued by Agile Insurance Group NZ Limited on behalf of Lloyd's Syndicate 2427, combining local expertise with world-class security.

Proactive Support: Access up to one hour of free legal advice from an appropriately qualified lawyer to help address potential statutory, employment or commercial legal issues before they escalate. Broad, Flexible Cover: Bringing together casualty, management and financial lines protection in one policy, selecting the coverage sections that suit your business.

Comprehensive Suite: Seamlessly combines standard Casualty exposures with complex Financial Lines into a single wording

Core Coverage Sections



Coverage Section	What It Protects	Key Features & Extensions
Public & Products Liability	Protects your business against legal liability for personal injury, property damage, or advertising liability happening in connection with your business operations or products.	Includes extensions such as Goods on Hook, Product Withdrawal Costs, Innkeepers Liability, and coverage for Punitive & Exemplary Damages. Claims preparation costs, defence costs, representation at inquiry
Statutory Liability	Covers fines, statutory damages, or orders for reparation imposed by a New Zealand Court or tribunal for unintentional legislative breaches.	Includes Enforceable Undertakings under the Health and Safety at Work Act 2015, Official Investigations, and Public Relations Expenses. Defence cost in addition, Free legal advice helpline, claims preparation costs. Extended reporting period
Employers Liability	Indemnifies against damages for an employee's personal injury that falls outside the scope of the Accident Compensation Act 2001.	Covers defence costs and court attendance compensation for directors and employees. Extended reporting period. Claims preparation costs
Consequential Loss	Protects against the loss of gross profit and/or increased working costs resulting from a covered Public, Statutory, or Employers Liability event that interrupts business operations.	Includes progress payments during the indemnity period and claims preparation costs.
Directors & Officers (D&O) Liability	Covers directors and insured persons for claims alleging wrongful acts, errors, or omissions in the management of the company.	Includes Cyber Governance Liability, Health & Safety Investigation Costs, Reputation Costs, and an additional limit for Non-Executive Directors. Defence costs in addition
Employment Practices Liability (EPL)	Covers the business and its leaders against employment wrongful acts such as discrimination, harassment, unjustified dismissal, or personal grievances.	Includes Third Party Claims coverage, costs associated with reinstatements/injunctions Defence costs in addition, free legal advice helpline
Commercial Crime	Protects the business against direct financial loss resulting from internal and external criminal acts.	Covers Social Engineering Fraud, Computer Fraud, Employee Theft, Funds Transfer Fraud, and system Restoration Expenses. Investigation costs Loss quantification costs
Commercial Legal Expenses	Covers legal costs incurred in pursuing or defending commercial disputes.	Includes Commercial Contract Disputes, Criminal Prosecution, Property Disputes, IRD Tax Investigation Protection, Data Protection (Privacy Act 2020), Statutory Licence, and Employee Restrictive Covenant breaches. Free Legal Advice helpline