

# D&O

## MANAGEMENT LIABILITY INSURANCE

### INTRODUCING D&O

Directors, officers and managers of businesses are increasingly aware of their corporate governance obligations, of the litigious environment in which they operate and of the potential for their own personal assets to be on the line. In the past, management liability insurance was the province of large public listed companies, but today it is increasingly demanded by smaller businesses.

D&O combines broad coverage with a clear and concise wording, competitive pricing and a simple application process. Cover is offered as a stand-alone policy, or combined with our range of other insurance products.

### BROAD COVER

D&O covers directors, officers and senior managers for wrongful acts in the performance of their duties with a range of extensions for the company itself. Policy features include:

- Cover for directors whilst sitting on the board of an outside entity
- Clearly defined cover for extradition costs
- Entity securities coverage, including shareholder derivative actions
- Broad Employment Practices Liability protection, covering defence costs and compensation for directors, employees and the company
- Investigation representation and brand protection costs
- Full severability and innocent non-disclosure clauses
- Worldwide cover and jurisdiction
- Options for separate limits for directors and the entity
- Nil deductible as standard, but with discounted premiums for voluntary deductibles

### SERVICE

We recognise that companies want to buy their insurance quickly and simply. That's why our policy is backed up by exceptional service levels featuring:

- A streamlined application process, taking just a few minutes to complete
- Over 90% of quotes provided within 48 hours
- A "fast-track" same day service for urgent submissions
- Over 90% of policies issued within 24 hours of binding if we have all of the information we need

All this at very competitive prices. To obtain a quote all we need is the completed D&O Application Form.

