



Directors & Officers
Liability Insurance



Protection across the board.

Directors and Officers Liability Insurance provides you with cover for costs involved with legal action arising from carrying out your management and fiduciary duties. Directors and Officers are accountable for their actions and can be exposed to serious liability risks. They can be personally liable for their legal obligations and any resulting lawsuits can be time consuming and costly to defend.

Possible legal action can arise from either employees (including wrongful dismissal, harassment, unfair work practices and unsafe work environments) or from third parties (including shareholders, bond holders, creditors, liquidators, competitors or regulators). This comprehensive solution can be tailored to any size of company whether private or publicly listed.

BENEFITS

Directors & Officers Cover

Covers the individual D&O for claims arising from the day to day management of the company.



Company Reimbursement Cover

Covers the company for indemnification provided to individual D&O.



Employment Practices Liability

Covers the individual D&O for legal action from employees which could arise from wrongful dismissal, harassment, unsafe work environment and etc.



Additional limits for Non-Executive Directors

Provides additional policy limit for non-executive director to better protect them.



Investigation Cost

Covers fees and expenses in connection with preparation for an investigation.



Advancement of Defence Cost

Advance payment for defence cost as they are incurred to provide for peace of mind.



FEATURES

Provides comprehensive cover for Directors & Officers to protect themselves from claims alleging mismanagement.

- > D&O Individual Cover
- > Company Reimbursement Cover
- > Continuous Cover applied to prior policy
- > Loss Mitigation
- > Public Relations
- > Emergency Costs
- > Outside Directorship Extension
- > ERP: Retired Insured Persons
- > Estate Extension
- > Marital and Domestic Partner
- > Occupational Health & Safety
- > Superannuation Trustees
- > Compensation for Attendance
- > Pecuniary Penalties
- > Investigation Costs
- > Extradition
- > Pollution Defence Costs
- > Additional Limit for Non-Execs
- > Preservation of Right of Indemnity
- > Investigation Costs for Derivative Demands
- > Tax Liability
- > Global Liberalization

TERRITORY



> Worldwide

CAPACITY

\$25M

The Directors & Officers and Corporate Liability limits can be aggregated in order to achieve premium savings if required.

COVERHOLDER

Coverholder at **LLOYD'S**