



# Directors and Officers from Allianz

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# It's not easy at the top



Being in a position of authority comes with pressure and things don't always go to plan. This sometimes results in costly legal fees.

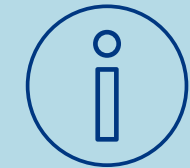
This is where our directors and officers (D&O) products can help. Our solutions ease the costs of defending compensation claims for alleged wrongful acts, such as a breach of trust, neglect or a misleading statement.



# Why D&O insurance is important



DIRECTORS & OFFICERS



[Find out more about Directors and Officers insurance.](#)

## How our cover works

The director of a management consultancy makes derogatory remarks about one of its clients, based on private information known by her business. Consequently, the client sues the director and her consultancy alleging defamation.

The Information Commissioner's Office (ICO) suspects a data breach and launches an investigation.

Our products provide cover for the costs associated with defending a case like this and the costs associated with the ICO's investigation.

### **Personal assets are at risk**

If a director has been accused of breaching their duties, they're personally liable to defend the claim, putting their personal assets at risk.

### **SMEs are just as vulnerable**

SMEs aren't exempt from D&O claims. They face just the same risks and regulations as larger businesses but often don't have an in-house legal or HR team.

### **Defence costs are expensive**

Legal defence fees can often run into tens of thousands of pounds.

### **Regulator investigations are common**

Investigations and fines imposed by regulators, such as the Health & Safety Executive, are one of the primary drivers of D&O claims.

### **Provides peace of mind**

Having the appropriate D&O cover in place can help your customer's senior team to act with confidence.



Why Allianz for  
Directors & Officers?

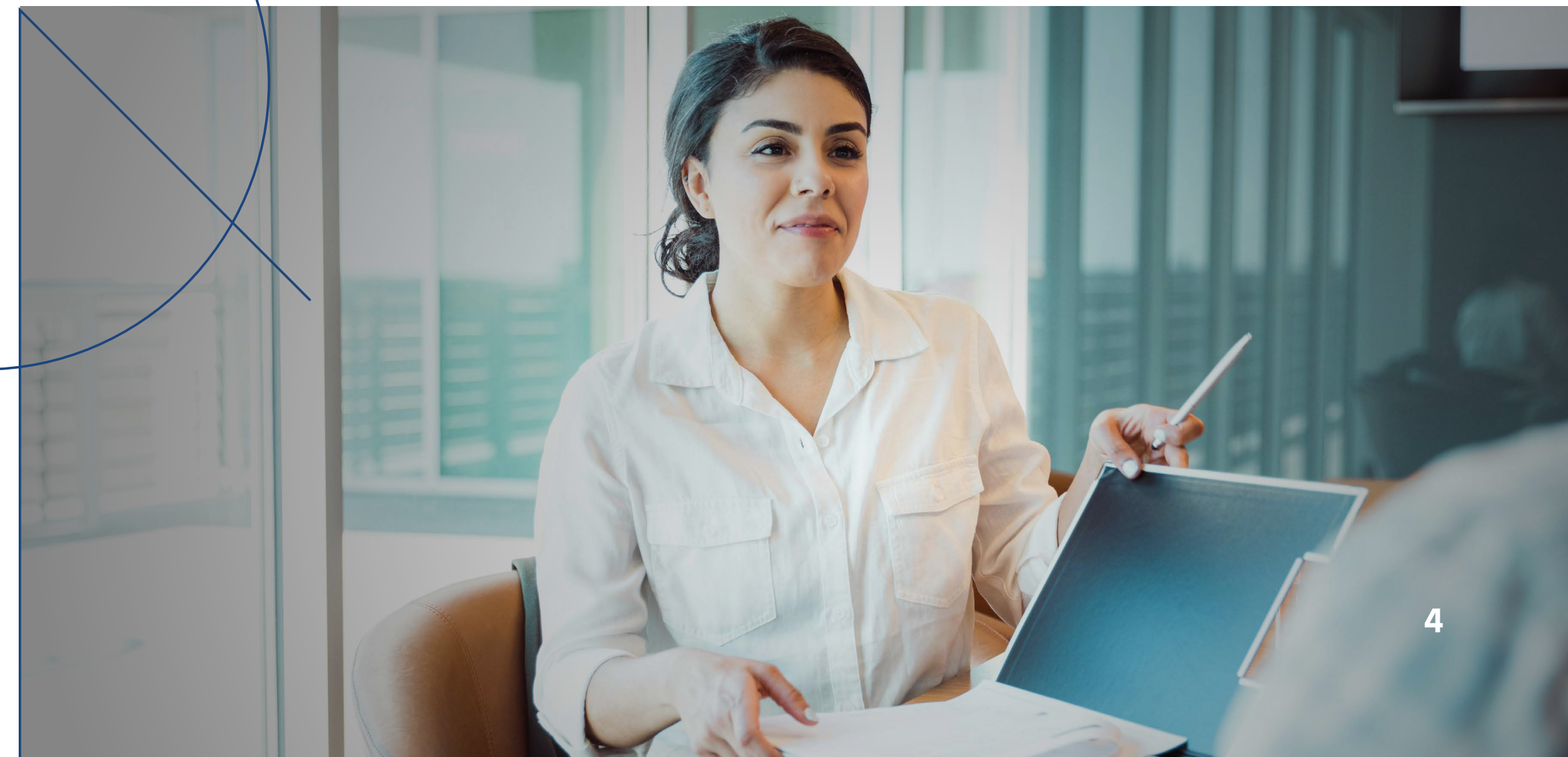
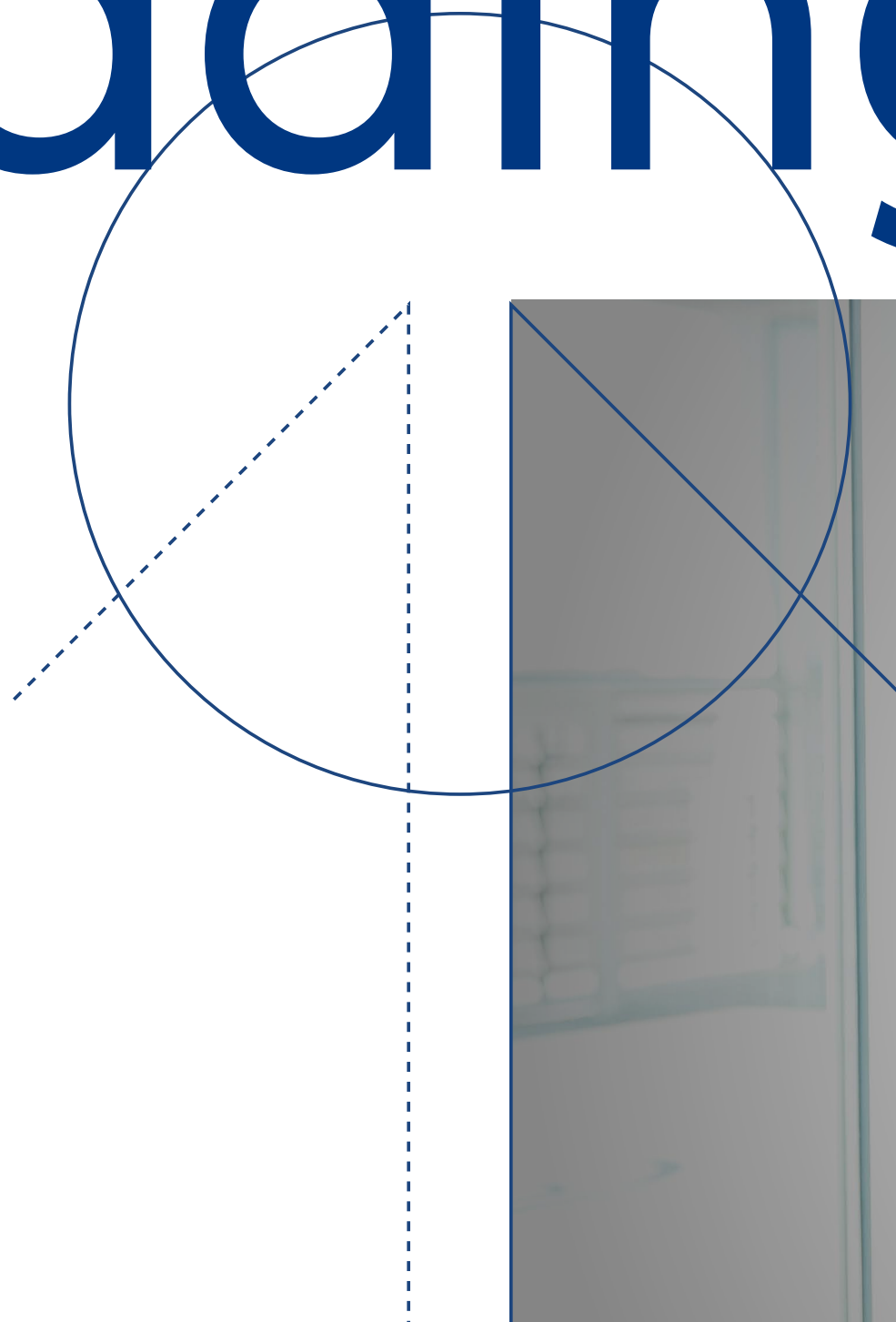
DIRECTORS & OFFICERS

# slick and simple trading



Working in hand with our legal partners and the wider Allianz Group, we have in-depth insights on market trends and emerging risks which we happily share with you and your customers.

Whether it's a straightforward or complex risk, we provide a slick and simple trading experience. Our dedicated and experienced underwriters are able to respond to you quickly, which means you can get back to your customers swiftly.



# Why Allianz for Directors & Officers?

Both your small and mid-corporate customers will benefit from our in-house dedicated claims experts.

Working alongside our (Directors and Officers) underwriting team allows our experts to fully understand all angles of your customers' businesses so that they can swiftly progress claims.

For more complex matters, requiring legal support, we utilise our specialist solicitors' global knowledge and experience, together we will guide your customers through every step of their claim.

For added peace of mind, our legal partners also provide a complimentary legal consultancy on employment issues that could lead to a disciplinary or grievance claim.

# outstanding claims service



**Read more about the free and discounted legal services we can provide.**

Why Allianz for  
Directors & Officers?

# competitive & comprehensive

DIRECTORS & OFFICERS



Our solutions reflect the needs of the market, providing cover for a wide variety of trades and industries. Depending on the size and complexity of your customer's risk you can either trade with us digitally or via our branch network.

What's more, you can conveniently package our D&O policies with our property and casualty products, so that all your customer's needs are met with one renewal date.

# Our product portfolio

Our D&O products cater for both your SME and mid-corporate customers.

Smaller and simpler risks can be traded digitally, with our branch network servicing more complex cases.



**Complete Directors & Officers Liability**  
 For businesses with a turnover of up to £200 million, traded digitally, via QuoteSME and Acturis.



**Directors & Officers Liability Select**  
 For businesses with a turnover of up to £400 million, traded via our branch network.

# Our cover

Key cover includes directors and officers liability, company reimbursement, company entity liability and non-executive director liability.

**Directors and officers liability**  
£2,000,000 - Complete Directors and Officers Liability.

£5,000,000 - Directors and Officers Liability Select.

**Company reimbursement**  
£2,000,000 - Complete Directors and Officers Liability.

£5,000,000 - Directors and Officers Liability Select.

## **Company entity liability**

Protecting a company from claims made against it, up to £2,000,000 in the aggregate (Complete Directors and Officers Liability).

Up to £5,000,000 in the aggregate (Directors and Officers Liability Select).

## **Non-executive director liability**

Up to £250,000.

## **Reputational and post-claim reputational costs**

Cover for the costs of crisis communication consultancy, up to £100,000 in the aggregate.



## **DIRECTORS & OFFICERS**

## **Insolvency hearing**

Cover for the costs associated with an insolvency hearing, up to £50,000.

## **Court attendance**

Cover for the costs associated with attending court, up to £20,000.

## **Assets and liberty**

Cover for the costs associated with any governmental, regulatory and judicial agency's legal proceedings, up to £50,000.

## **Circumstance investigation**

Cover for the costs associated with determining the legal position of the insured, up to £50,000.

## **Kidnap and ransom**

Cover for the costs of a kidnap consultant in response to an insured person being kidnapped, up to £50,000.

## **Company entity employment practice liability (optional)**

Cover for the costs associated with defending wrongful employment practice claims, up to £500,000.

## **Commercial crime (optional - Complete Directors and Officers Liability only)**

Cover for losses following an employee theft or third party fraud, up to £100,000.



# Our appetite



We can find solutions for a range of trades but our preferred risks are:

- businesses that have been established for at least 24 months
- businesses with a positive net worth and that have made a pre-tax profit
- private limited businesses.

However, if you've a risk that falls slightly outside of these parameters we'll still be happy to take a look.

Our appetite includes but is not limited to the following sectors:

- agriculture
- construction
- domestic services
- manufacturing
- professional services, excluding financial services
- property management
- recreational and entertainment
- technology services
- transportation
- wholesale.

But we wouldn't look to write:

- care homes
- financial institutions
- legal services
- professional sports clubs
- surveyors
- waste management companies.



Additional benefits  
to provide

# confidence & clarity

DIRECTORS & OFFICERS



We have a range of discounted services from business continuity planning to health and safety consulting, as well as a free employment practice helpline.

[Click here](#) to learn more about our additional benefits.

And your Complete customers automatically get access to the following legal services:

#### Free legal advice

We know legal costs can be crippling and to help your customers avoid a costly legal battle we provide discounted legal services and a free 24/7/365 legal helpline.

#### Free legal templates

To save both money and time, we have 100+ free legal templates, to help ensure your customers, HR policies, contracts and agreements are legally compliant. Once created, your customers can save and store all their documents within our online storage facility.



#### Easy-to-use law guide

Legal jargon can be overwhelming and confusing at times. Our free and simple law guide is written by lawyers to help your customers understand legal processes and requirements.

These legal benefits are available to Select customers if they purchase our optional Legal Expenses cover.

**Read more about Allianz Legal Services [here](#).**



# Get a quote

## Directors and Officers Liability Select

Please speak to your usual Allianz contact.

## Complete Directors and Officers Liability

Visit [quotesme.allianz.co.uk](https://quotesme.allianz.co.uk) and Acturis.

## For any other information

Please visit [allianz.co.uk/broker](https://allianz.co.uk/broker).