

COMPLETE DIRECTORS & OFFICERS

quick guide

Complete Directors & Officers (D&O) is a management liability insurance product, available on Allianz QuoteSME and Acturis iMarket. It's specifically designed to cover a wide range of businesses with a turnover up to £200,000,000. It offers D&O liability cover with the option to include additional management liability covers.



COVER

Complete D&O offers personal liability cover for company directors, officers and managers to protect them from claims that may arise from the decisions and actions taken within the scope of their regular duties. Cover includes the reimbursement of the insured company, in case it has to pay the claims of a third party.

Cover includes:

Directors and Officers Liability - up to £2,000,000 limit of indemnity.

Company Reimbursement - up to £2,000,000 limit of indemnity.

Company Entity Liability - protecting a company from claims made against it up to a sub-limit of £2,000,000 in the aggregate.

Non-Executive Director - cover up to £250,000 in the aggregate, in addition to the limit of indemnity.

Employee Dishonesty - cover for financial loss as a result of employee dishonesty up to a sub-limit of £75,000 in the aggregate.

Reputational and Post-Reputational Crisis - covers costs up to a sub-limit of £100,000 for the insured person in the aggregate. This includes a briefing session with a crisis communication consultant and a summary report.

Circumstance Investigation - covers costs to determine the legal position of an insured person and how best to minimise the risk of a claim up to a sub-limit of £50,000 in the aggregate.

Insolvency Hearing - covers costs up to a sub-limit of £50,000 in the aggregate.

Assets and Liberty - covers the costs of any legal proceeding by any governmental, regulatory and judicial agency up to a sub-limit of £50,000 in the aggregate.

Court Attendance - covers costs up to a sub-limit of £20,000 in the aggregate.

Kidnap and Ransom - covers the costs of a kidnap consultant in response to an insured person being kidnapped up to a sub-limit of £50,000 in the aggregate.

Optional covers:

Company Entity Employment Practice Liability - covering the defence costs and damages resulting from claims for wrongful employment practices brought by past, present or prospective employees against an organisation.

Commercial Crime - cover for losses following employee theft and third party fraud.

APPETITE

We would welcome the following trade groups including but not limited to:

- Agriculture
- Construction
- Domestic Services
- Manufacturing
- Professional Services (excluding Financial Services)
- Property Management
- Technology Services
- Wholesale

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording or policy overview for further details.



MAKING A CLAIM

Tel: **0344 893 9500**

Available 9am-5pm
Monday to Friday.

In the event of a claim, policyholders will be supported by our dedicated financial lines claims team. In addition, they will also benefit from the global knowledge and experience of our legal partners Clyde & Co, Bond Dickinson, Kennedys and Mills & Reeve.

We have a wide trade acceptance criteria however, we would not look to write the following trade groups:

- Care Homes
- Financial Institutions
- Legal Services
- Professional Sports Clubs
- Surveyors
- Waste.

ADDITIONAL BENEFITS

Employment Practice Helpline - Specialist law firm Mills & Reeve provides free legal advice and guidance on typical employment practice issues that could lead to a claim, such as disciplinary or grievance.

Risk Management Support - we have a wealth of risk management information which could help reduce claims and assist with health and safety regulations. For more information visit allianz.co.uk/riskmanagement

ALTERNATIVE PRODUCTS

D&O Liability Select - designed to cover businesses with a turnover up to £350,000,000, with the option to purchase Commercial Legal Expenses, which includes Allianz Legal Services. It's available via our regional branch network as a standalone policy or as an optional section under: Commercial Select, Property Owners Select, Real Estate Select, Construction Select or Motor Trade Select.