

Complete Directors & Officers



Complete Directors & Officers provides personal liability cover for company directors, officers and managers of businesses with a turnover of up to £200m.

Cover includes:

- **Directors and officers liability** - up to £2,000,000.
- **Company reimbursement** - up to £2,000,000.
- **Company entity liability** - company protection from claims up to £2,000,000.
- **Non-executive director liability** - up to £250,000.
- **Employee dishonesty** - cover for financial loss as a result of an employee being dishonest, up to £75,000.
- **Reputational crisis** - cover for the costs of crisis communication consultancy - up to £100,000 in the aggregate.
- **Circumstance investigation** - cover for the costs associated with determining the legal position of the insured, up to £50,000.
- **Insolvency hearing** - cover for the costs associated with an insolvency hearing, up to £50,000.
- **Assets and liberty** - cover for the costs associated with any governmental, regulatory and

judicial agency legal proceedings up to £50,000.

- **Court attendance** - cover for the costs associated with attending court, up to £20,000.
- **Kidnap and ransom** - covers for the costs of a kidnap consultant in response to an insured person being kidnapped, up to £50,000.

In addition, the following optional cover is available:

- **Company entity employment practice liability** - cover for the costs associated with defending wrongful employment practice claims.
- **Commercial crime** - cover for losses following an employee theft and third-party fraud.

Appetite

We're able to accommodate a broad array of trades and are happy to consider those not listed below:

- agriculture
- construction
- domestic services
- manufacturing
- professional services (excluding financial services).

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 Motor Fleet brochure for further details.



We wouldn't look to write the following:

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

Additional services

Our additional services can help policyholders to run their business more efficiently:

Free employment practice helpline specialist - law firm Mills & Reeve provides free legal advice and guidance on employment practice issues that potentially could lead to a claim, such as disciplinary or grievance.

Allianz Legal Services

- **Lawphone** - free legal guidance on any business-related legal matter, from employment law to debt recovery and property disputes.

- **Free legal templates** - over 140 free legal templates, to help ensure customers' HR policies, contracts and agreements are legally compliant.
- **Easy-to-use law guide** - a free and simple law guide, written by lawyers to help SMEs to understand legal processes and requirements.
- **Business support helpline** - guidance on health and safety, environmental, cyber security and business continuity matters. Visit allianz.co.uk/risk-management.

We can also provide director and officers cover for your larger customers that have a turnover up to £350,000,000:

Directors & Officers Liability Select - available to trade via our branch network.



Claims can be reported
9am-5pm Monday to Friday

0344 893 9500
claims.start@allianz.co.uk