

## QUICK GUIDE

# Complete Directors & Officers Liability



For businesses with a turnover of up to £100m, traded digitally, via QuoteSME and Acturis

### Cover

Complete Directors & Officers Liability offers personal liability cover for company directors, officers and managers, protecting them against claims that may occur from their 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.

Complete Directors & Officers Liability can be purchased as a standalone policy, or purchased alongside our other Complete products.

### Cover includes:

- **Directors and Officers Liability** - up to £2m.
- **Company Reimbursement** - up to £2m.
- **Company Entity Liability** - protecting a company from claims made against it, up to £2m in the aggregate.
- **Non-executive Director Liability** - up to £250,000 in the aggregate, in addition to the limit of indemnity.

- **Reputational and Post-claim Reputational Costs** - 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 in the aggregate.
- **Insolvency Hearing** - cover for the costs associated with an insolvency hearing, up to £50,000 in the aggregate.
- **Assets and Liberty** - cover for the costs associated with any governmental, regulatory and judicial agency's legal proceedings up to £50,000 in the aggregate.
- **Court Attendance** - cover for the costs associated with attending court, up to £20,000 in the aggregate.
- **Kidnap and Ransom** - cover for the costs of a kidnap consultant in response to an insured person being kidnapped, up to £50,000 in the aggregate.

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 for further details.

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In addition, the following optional covers are available:

- **Company Entity Employment Practice Liability** - cover for the defence costs and damages resulting from claims for wrongful employment practices brought by past, present or prospective employees.
- **Commercial Crime** - cover for losses following an employee theft and third-party fraud.

### Appetite

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

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

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 management.

### Digital trading

It's easy to do business with us. Our full cycle trading platform QuoteSME allows you to quote, buy, amend and renew your policies online. Self-serve midterm adjustments are quick and simple. Visit: [allianz.co.uk/broker/sme](https://allianz.co.uk/broker/sme).

### Additional services

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

- **Free employment practice helpline** - our legal partner, Mills & Reeve, provides free advice on employment issues that could lead to a disciplinary or grievance claim.
- **Allianz Legal Services**
  - **free legal advice** - free legal guidance on any business related legal matter, from employment law to debt recovery and property disputes.
  - **free legal templates** - 100+ free legal templates, to help ensure your customers HR policies, contracts and agreements are legally compliant. Once created, customers can save and store all their documents within our online storage facility.
  - **easy-to-use law guide** - our free and simple law guide is written by lawyers to help your customers understand legal processes and requirements.
  - **free business tax advice** from Markel Tax. Visit [allianz.co.uk/legalservices](https://allianz.co.uk/legalservices).

### Additional products

We can also cater for your customers with a turnover up to £400m:

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



**Making a claim**  
**0344 893 9500**