Cover
D&O Liability Select 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.

Available as either a standalone policy or as an optional section within Commercial Select, our property and casualty proposition for mid-corporate customers.

Cover includes:
- Directors and Officers, and Company Reimbursement – up to £10,000,000 on an any one claim basis.
- Non-Executive Director – up to £250,000 in the aggregate, in addition to the limit of indemnity.
- IT Security / Data Protection Officer – definition of Insured Person extended to include IT Security / Data Protection Officer in the event of a D&O claim arising from a cyber event.
- Company Entity Liability – protecting the company from claims made against it up to a sub-limit of £5,000,000 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.
- 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.

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. This includes:
  - cover up to 50% of the D&O limit with the minimum of £100,000, maximum of £2,500,000 in the aggregate.
**Professions We Are Focusing On**
- Agriculture
- Construction
- Domestic Services
- Education
- Food and Beverage
- Health Services
- Manufacturing
- Professional Services (non-financial lines)
- Recreational and Entertainment
- Technology Services
- Transportation
- Wholesale and Retail.

We do not look to write:
- Financial Institutions
- Legal Services
- Insurance Industry
- Gambling/Betting
- Professional Sports Clubs.

**Additional Products**
- **Complete Directors and Officers** — specifically designed to cover a wide range of businesses with a turnover of up to £200,000,000, traded via our online platform, QuoteSME.
- **Commercial Select** — offers a wide range of cover to meet the needs of medium to large businesses. D&O is available in Commercial Select either as a standalone policy or as an optional section.
- **Professional Indemnity Select** — protection against any damages payable as a result of professional negligence, including the costs of defending claims.

**Additional Services**
- **Free employment practice helpline** — access to a specialist helpline provided by Mills & Reeve law firm. The helpline offers legal advice on typical employment practice issues that may lead to a claim, such as disciplinary or grievance. Tel: 01603 693369 Email: allianzlegalsupport@mills-reeve.com
- **Risk Management** — via our online Risk Director tool. It helps customers save money, comply with health and safety regulation, improve trading practices and reduce claims frequency. [www.riskdirector.co.uk](http://www.riskdirector.co.uk)

**Making a Claim**
We provide a fast and efficient claims service to our customers. In the event of a claim, they will receive support from our dedicated team of financial lines experts, along with professional legal assistance from some of the industry’s leading firms, Clyde & Co, Bond Dickinson, Kennedys and Mills & Reeve.

Available 9am-5pm Monday to Friday. Tel: 0344 893 9500

**Investigations by regulators are getting more and more common.** Investigations and fines imposed by a regulator or body such as the Health & Safety Executive are one of the primary drivers of claims in the current UK business climate.

Source: Allianz Insurance plc Directors & Officers white paper – Tough at the top – protecting your key people.

**Why Allianz?**
Allianz Insurance plc is one of the largest general insurers in the UK and part of the Allianz SE Group, the largest property and casualty insurer worldwide.

Around 85 million private and corporate customers rely on Allianz’s knowledge, global reach, capital strength and solidity to help them make the most of financial opportunities and to avoid and safeguard themselves against risks.