

# Directors & Officers Liability Select



Directors & Officers (D&O) Liability Select is a management liability insurance product specifically designed to cover a wide range of businesses with a turnover of up to £400,000,000.

### 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 a standalone policy or as an optional section under the following products; Commercial Select, Property Owners Select, Real Estate Select, Motor Trade Select and Construction Select.

### Cover includes:

- **directors and officers liability** - up to £5,000,000.
- **company reimbursement** - up to £5,000,000.
- **company entity liability** - protecting a company from claims made against it, up to £5,000,000 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.

**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 legal expenses** - cover for the costs associated with commercial litigation, such as employee disputes, contract breaches or tax investigations.

**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.

**Additional services**

- **free employment practice helpline** - our legal partner, Mills & Reeve, provides free advice on employment issues that could lead to a disciplinary or grievance claim.

And for your customers with Allianz legal expenses cover in place we can provide the following:

- **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, your 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.

**We can also provide cover for your SME customers with a turnover up to £200,000,000:**

- **Complete Directors & Officers Liability** - traded digitally via QuoteSME and Acturis.



**To make 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, Womble Bond Dickinson, Kennedys and Mills & Reeve.