



Are you at risk from your own Business? Directors and Officers Liability Insurance

Company directors can be held personally liable for their actions and decisions in managing the affairs of their business, and as corporate & employment law gets evermore complicated the risks faced by directors grow too. They cannot hide behind the company name and indeed the company may be prevented from or unable to pay for a director's legal defence. Even if innocent, a director may need legal defence which could be financially crippling.

Directors and Officers insurance will meet the cost of legal defence as well as any damages awarded against them. It also provides access to expert advice when dealing with complex situations.

D&O insurance is typically available in three increasing levels of cover:

- Claims brought personally against directors or senior managers of the company
- As above, plus claims against the company itself – often referred to as Entity or Corporate Liability
- As above plus Employment Practices Liability – employment claims brought against the company

Other sections of cover may also be available including Crime – theft of money and assets by employees, and Pension Trustees Liability.

Examples of claims include:

- Unfair competition
- Environmental prosecution
- Fire safety regulations
- Health & Safety prosecutions
- Breach of contract
- Unfair treatment of shareholders
- Representation in official investigations
- Corporate manslaughter
- Defence of criminal prosecution
- Unfair dismissal
- Race sex age or disability discrimination

For more details and a quote call **020 8511 1070**
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