

# CORPORATE DIRECTORS & OFFICERS LIABILITY



## TOP 5 REASONS DIRECTORS & OFFICERS NEED E&O INSURANCE

- ▶ Directors & Officers risk their personal assets ... they are personally liable for their business decisions
- ▶ Fiduciaries of pension and benefit plans are personally liable for their decisions as well as for the actions of outside providers
- ▶ Private companies are sued by their employees, shareholders, investors, competitors, suppliers, customers and lenders
- ▶ Average total cost of a D&O claim for a private company is \$310,000
- ▶ 39% of private companies with 25 or more employees have experienced a D&O suit in the past 5 years

## COVERAGES AVAILABLE

- ▶ Directors & officers liability
- ▶ Employment practices liability
- ▶ Third party discrimination
- ▶ Fiduciary liability

## PRODUCT FEATURES

- ▶ Risk Management Services: Includes HR Helpline with unlimited call service
- ▶ Matching D&O liability defense limit up to \$1 mil
- ▶ Unlimited extended reporting period for former directors & officers
- ▶ Defense & settlement provision is softened to 75% of defense costs and loss
- ▶ Offers separate limits of liability for D&O, EPL and Fiduciary coverages

