

Directors and Officers Liability Insurance



What is it?

Directors and Officers Liability Insurance, or D&O Insurance offers financial protection for Directors, Partners or Officers of a company and in some cases all employees.

Cover protects you against claims made against individuals in the course of their work. It also indemnifies you against the actions of your fellow directors.

Who needs it?

If you are a Director, a Partner or an Officer of an organisation, you have a responsibility to your employees as well as to members of the public, industry officials and regulatory bodies. Your responsibility is to carry out activities in good faith and in the best interests of those you represent.

As a Director or Officer, you are personally liable for the actions you take during your duties and can be subject to claims for payment of fines, compensation or imprisonment.

What does it cover?

Legal fees incurred whilst defending or settling a variety of claims including:

- Employment
- Health and safety
- Manslaughter
- Breaches of duty or trust
- Negligence
- Defamation
- Wrongful trading

As a Director or Officer, you are not covered for actions that you knew to be wrong or illegal.

What does having Directors and Officers Insurance mean to you?

As a director having this insurance provides the peace of mind in knowing that you are protected against potentially devastating financial claims. As an employer you can rest assured that by providing cover for your officers they are protected from such claims.

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