

# Directors' and Officers' Liability insurance

Protecting business leaders,  
inspiring confidence



**HOWDEN**



# Navigating the rising pressure on directors and officers



**Recent changes have made decision-making more difficult for corporate leaders, with greater expectation from stakeholders in these areas:**



### **Responsive corporate governance**

Corporate boards and management teams must adapt constantly to changing expectations and standards concerning corporate governance processes.



### **Managing business complexity**

ESG and climate change focus heightens complexity for directors and officers with frequent regulatory changes. Informed decisions are vital in this evolving business landscape to meet sustainability goals. Compliance requirements pressure leaders to strategise effectively.



### **Directors' and officers' wrongful acts and board member liabilities**

As cyber-attacks surge, board members face mounting risks, including turnover, shareholder derivative claims, consumer lawsuits, and regulatory enforcement actions. Protecting against these threats is essential for ensuring board members' safety and safeguarding businesses.

**As the business landscape continues to evolve, protecting your directors and officers from unexpected risks is crucial. With Howden's customised risk management and insurance solutions, you can navigate these challenges with confidence.**

# Shield your leaders. Secure your business.

With our curated Directors' and Officers' (D&O) Liability insurance, you and your team can confidently go about your duties knowing that you're all protected against any personal liabilities that may arise while carrying out your managerial or executive duties. This means you can focus on what really matters — building your business.



# Why do you need D&O Liability insurance?

Directors and officers are at risk in their personal capacity for various claims, including:

1

Employee claims for actual or alleged employment practice violations

2

Regulatory investigations/prosecutions for management wrong doings and statutory breaches

3

Shareholder claims for misuse of funds, misappropriation of information, dishonesty, conflicts of interest, and negligence in governance

**Shield your leadership team and business from legal liabilities, safeguarding assets and reputation with comprehensive coverage.**





D&O Liability insurance protects the past, current and future directors and officers of your company and its subsidiaries against losses due to personal liabilities arising in the course of discharge of their managerial or executive duties.

The policy will cover the legal costs incurred in defending these claims, and the consequent damages or settlement



# What does D&O Liability insurance cover?

Cover	Description	Who is the insured?	What is at risk?
Side A	Provides personal asset protection (through defence costs, judgments and settlements) for directors, whose expense is not indemnified by the company.	Individual Officer(s)	Personal assets
Side B	Provides reimbursement to the company when it indemnifies its directors and officers faced with litigation.	Entity	Corporate assets
Side C	Provides cover for publicly listed companies. The policy will respond when the company is faced with liabilities due to securities-related grievances.	Entity	Corporate assets

# Why work with Howden?

## Howden's Financial Lines experts have unmatched expertise

Our Financial Lines experts provide strategic advice and optimal solutions to clients across industries, whether listed or privately held. We have experienced brokers with strong backgrounds in the corporate sector, and multi-faceted expertise across commercial litigation, insurance underwriting and claims, loss adjusting and technology consulting.

With a team comprising seasoned lawyers and skilled claims handlers, we take a proactive approach in supporting and guiding you through the claims process. Rest assured, we will advocate relentlessly on your behalf should you encounter any challenges with your claims.

Our aim is to become an extension of your team, as trusted advisers providing personal and responsive service throughout.







# About Howden

## Insurance excellence without borders.

Howden is an international insurance group made up of talented experts with the freedom and support to do what we do best. We are united by a shared passion and no-limits mindset, and we collaborate to create a powerful international team that can rise to any challenge.

Together, we are working to change the insurance narrative – supporting our clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.

# \$42bn

Premium placed into  
international markets

# 115+

Territories

# 19,000

Employees





- Howden / Howden Specialty territories
- Howden One partner territories



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