

# Director's and Officer's Liability

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## D&O and Trustee Indemnity



# APPETITE SHEET

# 2VISION APPETITE – Director’s and Officer’s

## Who we cover

Private companies, turnover up to **£100m**

- ① Any **Privately Held Companies** including subsidiaries
- ① **Charities**
- ① **Not For Profit** Organisations
- ① **Resident’s Associations**
- ① **Trustee Indemnity**

## What we Cover

- ① Cover for **Directors and Officers**
- ① **Corporate Reimbursement**
- ① **Entity** Extension available
- ① **Employment Practices Liability** Extension available

## Breadth of Cover

- ① Limits up to **£5,000,000**
- ① **Nil Deductible** for D&Os
- ① Min **£1,000 Deductible** for Entity
- ① Min **£1,000 Deductible** for **Employment Practices** extension
- ① Deductible not applicable to defence costs
- ① **Defence** costs in addition
- ① Claims made cover
- ① Each and every claim limits

## Scope of Cover

- ① Select your own defence counsel
- ① Automatic acquisitions included
- ① Loss of documents
- ① Data protection
- ① Criminal Prosecutions
- ① Emergency costs
- ① Manslaughter & Corporate Manslaughter
- ① Outside Directorships
- ① Personal Appointments on NFP board
- ① Asset & Liberty proceedings defence costs
- ① Regulatory crisis costs
- ① Fees for intervention
- ① Investigations costs
- ① Extradition costs
- ① Identity theft costs
- ① Retired directors run off cover
- ① Professional Liability for NFP entities
- ① Death and Bodily Injury write backs
- ① Property damage consequential loss write back

## But not

- ① Public companies traded on any stock exchange
- ① Companies with greater than £100m turnover
- ① Companies with overseas assets
- ① Companies with overseas employees

## But not these activities

Entertainment, News, Cosmetic Surgery, Doctors or Dentists, Private Members Clubs, Night Clubs, Broadcasting, Hotels, Stock Brokers, Pharmaceuticals, Media, Fund Management, Venture Capital, Local or National Government or Councils, Financial Institutions, Public Officials, Lloyd’s Brokers, Local Authorities, Private Equity, Sports Agents, Professional Sports Clubs, Aviation, Re/Insurance Companies, Building or Friendly Societies, Tobacco or E-Cigarettes, Final Salary Pension Schemes

**COMMISSION 30%**