

## Directors and Officers Liability Insurance



Directors and officers operate in increasingly risky environments. The development of strict and sophisticated corporate governance guidelines; large corporate fraud cases; and the willingness of shareholder groups to exercise their rights present fresh challenges for managers.



Directors and officers liability insurance (D&O) covers the personal assets and liability of directors, officers and senior management against claims arising from actions or decisions made in their capacity as leaders and decision makers.

Recently directors and officers have found themselves faced with an increase in lawsuits arising from issues such as:

- Accounting irregularities
- Mergers and acquisitions
- Insolvency-related proceedings (wrongful trading / disqualification)
- Employment-related claims
- Corporate manslaughter / breaches of health and safety legislation
- Environment liability
- Breaches of competition law

Protecting the personal assets of executives has become a priority on the corporate agenda.

HCC Global Financial Products (HCC Global) specialises in customising comprehensive D&O insurance programmes so that corporate leaders can proceed confidently with their business visions.

# Directors and Officers Liability Insurance (continued)

## Financial Strength

HCC Global is a subsidiary of HCC Insurance Holdings, Inc., which is rated:

- AA (Very Strong) by Standard & Poor's
- AA (Very Strong) by Fitch Ratings
- A+ (Superior) by A.M. Best Company

## Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per D&O policy
- Primary or excess

## A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under "one roof" makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.



## Contact us

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HCC Global Financial Products, S.L. -Sole Shareholder Company- is a tied insurance agency acting on behalf of HCC International Insurance Company PLC, registered under the code E0191B61956629 in the Special Register for Insurance Intermediaries, Reinsurance Brokers and their Senior Posts of the Directorate General of Insurance and Pension Funds of Spain (Dirección General de Seguros y Fondos de Pensiones).

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