



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.

Protecting the personal assets of executives has become a priority on the corporate agenda. Recently directors and officers find 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

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. 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.

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Financial Strength

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

- + AA (Very Strong) by Standard & Poor's
- + 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 underwriters, 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.

Asking the right questions for a profound understanding of your needs

Working in synergy for effective information exchange

Customising policies for individual businesses in multiple jurisdictions

Working with you every step of the way, for the long-term

RESULT:
YOU GET BACK TO BUSINESS WITH ONE LESS WORRY

Providing local service and support worldwide

Providing fast and fair claims services

Delivering effective insurance solutions

Responding quickly and efficiently to your enquiries

HCC Global Financial Products, S.L. -Sole Shareholder Company- is a Tied Insurance Agency acting on behalf of Houston Casualty Company Europe, Seguros y Reaseguros, S.A., registered under the code C0558B61956629 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*).

Houston Casualty Company Europe, Seguros y Reaseguros, S.A. -Sole Shareholder Company- N.I.F. A-28512085. Insurance Entity Register on 29-7-78 no. C-558. Commercial Registry of Madrid, book 4778/3956, sec.3, chapter 205, sheet 38003 on 4-5-76. Issued and subscribed capital: €12,933,749.50. Subject to supervision and control by the Spanish Ministry of Economy, Directorate General of Insurance and Pension Funds (*Dirección General de Seguros y Fondos de Pensiones*), Paseo de la Castellana 44, 28046 Madrid, Spain. Ultimate Holding Company: HCC Insurance Holdings Inc. Houston, Texas, U.S.A.