



Ten reasons why you should have Directors and Officers Insurance

1. In the event of a claim, it helps to prevent significant disruption to the insured's time.
2. It provides protection against potential loss of personal assets including the insured's home and possessions.
3. It protects corporate assets from the costs of expensive legal proceedings.
4. It provides access to lawyers who specialise in Directors and Officers liability.
5. Risk management of D&O exposures helps to improve standards of corporate governance.
6. It provides the framework for a focused strategy for dealing with lawsuits against Directors and Officers - especially those that are frivolous.
7. It allows the Directors and Officers to focus running the business.
8. The company, not the individuals, pay the premium.
9. It often will provide worldwide coverage to address global exposures.
10. If the company goes into bankruptcy, D&O policies often contain a Discovery Period that allows for post-reporting which provides valuable coverage after company's operations have dissolved.