

Directors and Officers (D&O) Liability Insurance

Delivering solutions to protect your company's leaders

The directors and officers who serve on a company's board of directors are chosen to lead the organizations and drive the strategies to help businesses thrive. Some of their decisions could also leave these individuals vulnerable to lawsuits made against them.



Every company that has a corporate board is vulnerable to litigation claims against its directors and officers. This applies to companies of any size. Directors and Officers (D&O) Liability Insurance helps protect these individuals from claims brought against them by regulators, investors and other third parties, as well as their own companies.

Zurich D&O coverage helps protect directors' personal assets from claims made against them as they serve your company. It also helps cover the legal fees and additional costs the company may incur.

Our solutions include options for publicly traded, private and nonprofit companies as well as initial public offerings (IPOs). Zurich has the global breadth to help provide effective solutions for international programs of U.S.-domiciled multinational companies.

Our D&O solutions include:

- Broad side A coverage
- Affirmative coverage for retired independent directors
- Affirmative coverage for environmental mismanagement claims against insured persons
- Coverage for wrongful acts occurring anywhere in the world
- Coverage for investigative costs resulting from a derivative demand
- Additional enhancements available via endorsements

Learn more about Zurich's full suite of Management Liability solutions

In addition to D&O insurance, we offer:

Crime Insurance: The cost of crime can overwhelm any organization. Zurich's Crime Insurance can help you safeguard your company's financial stability and protect your assets. We understand the risks and costs of criminal acts, and are ready to help you combat internal crime and its consequences for your organization.

Fiduciary Liability Insurance: The individuals responsible for administering a company's employee benefits plans are vulnerable to litigation. Zurich's Fiduciary Liability Select policy provides coverage to fiduciaries of public and private companies who may become targets of allegations and investigations while overseeing employee savings, pension, and health and welfare plans.

Employment Practices Liability Insurance (EPLI): EPLI helps protect businesses from claims made by current, former or prospective employees. Lawsuits may allege wrongful termination, failure to promote, negligent evaluation, discrimination and sexual harassment.

Kidnap, Ransom and Extortion Insurance: Kidnap, Ransom and Extortion coverage, available with our Management Liability - Private/ Nonprofit program only, provides insurance protection for your most valued employees. Zurich can help cover losses resulting from such unfortunate events.

Experienced and knowledgeable Claims service

Every member of our D&O Claims team is an attorney with extensive knowledge of the current litigation environment and an understanding of global exposures.

Financial strength

Zurich financial strength ratings are among the strongest in the industry, with an A+ rating from A.M. Best and AA- from Standard & Poor's.*

For more information:

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* Rating as of October 29, 2019. A.M. Best is under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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