

Every company has a duty of care to its employees, shareholders, creditors and general public, who if they feel you have acted incorrectly in your role or you have mismanaged the business could bring an action against you.

Possible actions include:

- Shareholders accusing directors of misleading investors, poor management or business decisions and illegal activities
- A director being prosecuted for gross negligence or manslaughter following a fatal accident
- Prosecution by government departments for alleged breaches of various legislation, such as Health and Safety at work act, Data Protection Act, Companies Act etc
- Alleged breaches of employment law by employees, such as wrongful dismissal, discrimination or harassment

Why buy D&O?

- Your personal assets are at risk!
- Just because the company is limited, it doesn't mean your liability is
- Company assets are at risk once a D&O policy (If there is one) has been exhausted
- Should the company's assets have been exhausted, the individual director must fund the difference

Nexus In-house Claims

Nexus offers a full claims management service

- Direct access to a dedicated claims team
- Utilisation of a panel of carefully selected lawyers by location and specialism at discounted rates
- Access to a leading range of "value added services" including Collateral Warranty Checking Service, free legal advisory helpline, risk management and reputational defence advisors and more

For further information including application details, please contact Nexus through:

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nexus



Directors' &
Officers' Liability
Insurance



Nexus provides a comprehensive Directors' & Officers' policy which protects the individual and company as follows:

1) Up to £10m of Directors' & Officers' Cover.

Cover for the Directors and Officers including cover for losses and professional costs arising from:

- Their liability as a director or officer
- Their liability as a director or officer of another entity where they act as director at the request of their company
- Professional costs incurred in preparing for and responding to an official investigation

- Professional costs incurred in defending an HSE Prosecution or any other criminal prosecution or regulatory proceeding
- Professional costs incurred in dealing with any request for their extradition
- Reimbursement to the company for sums paid to directors in respect of losses or costs that would otherwise be covered by this policy

2) Up to £10m of additional cover for the company including:

- Loss of money or property resulting from employee fraud or dishonesty

The company's losses and professional costs incurred in relation to:

- Any negligent act, error or omission of the company (excluding those arising from the provision of professional services)
- Defending an HSE Prosecution, or proceedings under the Corporate Manslaughter and Corporate Homicide Act 2007

The company's professional costs incurred in:

- Defending a claim of breach of contract
- Being represented at an HSE Investigation or any other formal investigation into the affairs of the company
- Defending a claim or a criminal prosecution or regulatory proceeding against it, that arises out of contamination
- Defending a claim by a third party to enforce a contract entered into fraudulently by a person representing themselves as a director of the company

3) Up to £10m of Employment Practices Liability Cover.

The Insurer will pay the company's losses and professional costs arising from an employment claim made against it for the following:

- Wrongful termination of employment, demotion, refusal to employ, or refusal to promote
- Discrimination or harassment
- Wrongful change in employment terms or conditions

- Defamation which relates to an employee's skills, performance, qualifications, reputation, integrity, disciplinary record or termination of employment
- Retaliatory treatment on account of the employee's exercise or attempted exercise of their legal rights