



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.

