



We understand Management Protection.

An overview of our
appetite and contacts.



Capacity

Up to

£15m



Client size

eTrade

Online up to £100m turnover.

Bespoke

Risks with unlimited turnover or
risks that don't meet our online criteria.

Target customer types.



Intact Insurance accommodate across
SME through to FTSE 100 companies
in a wide range of industries and
start-up companies

- Private companies
- Public companies
- LLPs
- Registered charities
- Not-for-profit organisations

Exclusions.



- Professional sports teams
- Oil and gas exploration
- Tobacco
- Airlines
- Crypto currency



What sets Intact Insurance apart?

01

Risk

Most businesses big and small - 94% of SIC codes can be considered for cover.

Access to the Intact Business Support Hub.

02

Underwriters

Regional offices and specialist SME team to provide local underwriting expertise, backed by in-house ProFin claims teams in Glasgow and Horsham.

03

Claims

Our Commercial Claims service has been voted number 1 by brokers.*

*Based on Broker Voice 2025 survey results.



One of the market leading wordings written on an any one claim basis.



Investigations cover has no 'wrongful act' trigger and is not sub-limited.



Each policy section is 'ring fenced'.

Product information.

Protecting decision-makers

Our Management Protection insurance provides protection to directors, officers and trustees against personal liability for wrongful acts. The policy also includes cover designed to safeguard a customer's financial stability in the event of a covered claim. We offer flexible combinations of cover to ensure directors and officers have the confidence, support and freedom to make the tough decisions every business needs to get ahead.

Cover is provided on an Any One Claim (AOC) basis:

- Claims first arising and circumstances first notified to us during the period of insurance (including an additional 60 days' grace for circumstances known by the insured)
- Broad definition for actual or alleged wrongful acts
- Separate AOC limits for directors and officers liability, corporate liability, and employment practices liability

Extensions of note include:

- Advancement of defence costs
- Investigation defence costs (including dawn raids and investigations where a claim is probable)
- Crisis and regulatory event cover (public relations, crisis management or law firm to minimise publicity)

- Pension cover
- Civil fines and penalties
- Compensation for court attendance
- Corporate manslaughter/homicide act
- Emergency costs and expenses
- Kidnap and ransom consultancy fees
- Outside directorship liability
- Pollution defence costs
- Social media/public relations consultancy fees
- Retired and former directors (up to a 72-month discovery period)
- Spousal cover
- Direct access for individuals to notify claims against the policy if the board dispute notification

For businesses of up to £100m turnover

Get the cover you need with eTrade - a fast, efficient way to get the cover the business needs online.

For businesses of more than £100m turnover (or falls outside of eTrade)

Brokers with larger clients can work directly with our specialist underwriting team to create the right solution for the business.

Automatically included cover

Corporate liability cover includes:

- Contractual liability defence costs
- Corporate killing
- Pollution
- Social media/public relations consultancy fees*

Employment Practise Liability (EPL) cover includes:

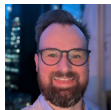
- Wide definition of employees
- No exclusion for TUPE events
- Infringement of intellectual property rights
- EPL preliminary hearings
- Excess waiver

Each policy cover has flexible options to increase their level of indemnity.

* Fees for intervention

Contact us:

For larger companies or businesses with more complex risks, contact our specialist underwriting team, or contact your usual Intact Insurance representative.



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