

We understand:

Corporate Directors & Officers Protection

An overview of our
appetite and contacts



Capacity

£15m

Client Size

Appetite across:

SME, Mid-Market and Large Corporate

Bespoke

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

Target customer types



- UK Domiciled or Headquartered
- Private Companies
- Public Companies
- LLP's
- Registered Charities
- Not-for-profit Organisations
- RSA accommodate across SME through to FTSE 100 companies in a wide range of industries and start-up companies.

Exclusions



- Risks both Domiciled and Headquartered outside of the UK
- Professional Sports Teams
- Airlines
- Oil & Gas Exploration
- Tobacco
- Crypto Currency

What sets RSA apart?



1. Risk

We can cover most businesses big and small - 94% of SIC codes can be considered for cover

2. Underwriters

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

3. Claims

Over 80% of claims are handled "in-house"



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 the decision-makers

Our corporate Directors and Officers 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.

For businesses of up to £100m turnover

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

For businesses of more than £100m turnover (or falls outside of E-trade)

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

Global Reach, Local Expertise:

Seamless coverage across 85+ countries, ensuring local claims are settled compliantly and as quickly as possible.

Extensive cover, plenty of extras

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

Automatically included cover (only for the mid-market management liability)

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

Employment Practice 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 RSA representative.



Matthew Houghton ACII

UK Head of Financial Risks

Email: matthew.z.houghton@uk.rsagroup.com

Mobile: 07586 512 324



Alison Balfour ACII

Underwriting Lead – Scotland & Northern Ireland

Email: alison.balfour@uk.rsagroup.com

Mobile: 07917 263 454



Gemma Fozard

Underwriting Leader – North

Email: gemma.fozard@uk.rsagroup.com

Mobile: 07879 412 663



Claire Whittaker ACII

Underwriting Lead – Midlands & West

Email: claire.whittaker@uk.rsagroup.com

Mobile: 07500 835 408



Patrick Caine

Underwriting Leader – London & South

Email: patrick.caine@uk.rsagroup.com

Mobile: 07930 461 955



E-trade today:

rsaonline.rsagroup.com