

Directors and Officers Liability

COVERAGE HIGHLIGHTS

Your organization's assets and the personal assets of its directors and officers are at risk with every decision you make, every day.

Why you and your organization need protection

All organizations, whether publicly or privately held, and the people who lead them, are vulnerable to a multitude of Directors & Officers (D&O) exposures. These can include securities litigation, regulatory actions, allegations of misrepresentation and other breaches of fiduciary duties. Mergers and acquisitions, signs of financial weakness and perceived conflicts of interest can all be triggers for shareholders, competitors, customers, employees and government entities to make devastating claims against directors and officers.

Directors and Officers claims have become increasingly common. Directors and officers themselves can be held personally liable for these claims. To attract and retain qualified executives and board members, it's crucial to have a comprehensive insurance program in place. Seventy percent or more of all directors and officers have inquired about the amount and scope of their organizations' D&O coverage.¹

Coverage highlights

Travelers Directors and Officers Liability policies have a broad definition of claim and cover the defense costs, settlements and judgments associated with claims. Travelers D&O policies not only help provide protection for the assets of the organization and the personal assets of its directors and officers, but also help protect the personal assets of a director or officer's spouse, domestic partner or the deceased director or officer's estate.



36 percent of all organizations have reported D&O claims in the last 10 years.¹

¹ 2012 Towers Watson Directors and Officers Liability Survey

Why Travelers?

- We've provided effective insurance solutions for more than 150 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- With offices nationwide, we possess national strength and local presence.
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.

Travelers knows Directors and Officers Liability.

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