

EXECUTIVE RISK LIABILITY



INSURANCE PROTECTION FOR DIRECTORS & OFFICERS

Directors & Officers face the risk of being held personally liable for the decisions they make in the course of managing the business, regardless of the size or type of company.

The team of Executive Risk specialists at Jones DesLauriers Insurance Management Inc. will custom design a Directors & Officers insurance program to meet your company's specific needs. This will ensure that appropriate resources are available to the Directors & Officers to defend allegations of mismanagement.

Consider This

Just as each company is different, each Directors & Officers policy available can be different. Executives face responsibilities imposed on them under common law. These responsibilities can result in allegations of acting without proper regard, or negligence.

On top of this, Executives can be held personally liable for failing to comply with requirements imposed by a variety of statutes. Responsibilities in this area are constantly changing as legislation is modified and updated.

Sources of Claims against Directors & Officers include:

Employees

- * Wrongful Dismissal
- * Discrimination
- * Unfair Work Practices
- * Harassment

Third Parties

- * Regulatory Authorities
- * Competitors
- * Minor Shareholders
- * Creditors & Liquidators
- * Bond Holders



Standard Coverage

Directors & Officers Insurance

- * The costs of investigating and defending allegations and claims made against the Directors & Officers
- * The damages or settlements that may result from the claim

Enhancements to Coverage

- * Worldwide Coverage
- * Employment Practices Liability Coverage
- * Spousal Liability
- * Statutory Liability Coverage
- * Pollution Defense Costs
- * Severability Clause

Coverage Options

In addition to the above, various coverage options can be added to custom fit a policy to meet your needs including:

- * Coverage for the Entity as well as the Directors & Officers
- * Coverage for claims arising from any issuance of a Prospectus by the company
- * Fiduciary Liability / Pension Plan Coverage
- * Punitive & Exemplary Damages (where permissible by law)

Contact Us

We understand that you require and deserve reliable, comprehensive insurance protection. Our specialists have been serving Directors & Officers for over 20 years.

Our team, at Jones DesLauriers Insurance Management Inc., has the understanding, expertise and experience to manage even the most complex insurance challenges.

Call us toll-free to reach one of our broker representatives in your area to discuss your specific requirements and the value added services we can provide.

1.877.232.9996
www.jdimi.com