



Specialty Solutions

Directors and Officers Liability

**Directors and officers liability can extend beyond a corporation or non-profit organization, putting the personal assets of management and even the employees at risk.**

Intact Insurance Company's Directors and Officers (D&O) Liability insurance provides peace of mind and protection in case of litigation. The core coverage provides advancement of defence costs and indemnification for damages arising from allegations of wrongful acts or lawsuits brought against a board of directors, management, or employees. Available extensions then expand coverage to cover certain investigative expenses, retired executives, acts of workplace violence, and even crisis consulting costs. Whether it's a non-profit organization, cooperative, private company or publicly traded corporation, size does not matter. We are willing to work with you to structure an appropriate coverage solution.

#### Intact Insurance Advantage

- Multi-faceted accounts with D&O exposure can be placed entirely with one market
- Competitive pricing
- Dedicated and experienced underwriting team
- Automatic renewals with no applications required for most policies
- Legal Guard – a telephone-based assistance service that lets you speak with a lawyer who can answer your business-related questions of a legal nature
- Flexible payment options including Intact easipay
- 24/7 claims service with expertise handling claims at the defence level
- Accredited training available





## Coverage Highlights

Intact Insurance's D&O Liability Insurance protects individuals and the organization against claims for wrongful acts including:

- Negligence, misconduct, errors and omissions
- Breach of duty
- Misleading statements
- Other acts that could be held against you in your capacity as a director or officer

### Coverage applies to:

- Past, present and future directors and officers
- Committee members
- Employees and volunteers
- The organization or company
- Past, present and newly acquired subsidiaries

## Additional Coverages

- **Employment Practices Liability:** Protects individuals and the organization from claims arising out of employment-related liability including claims of:
  - Wrongful dismissal
  - Discrimination
  - Harassment
  - Invasion of privacy
  - Defamation
- Officers Professional Liability coverage

## Sample Appetite

Our appetite is constantly expanding. Some examples of what we write are:

- Companies (private and publicly held)
- Not for profit organizations and associations
- Educational institutions
- Venture capital and startup companies
- Small businesses
- Cooperatives
- Professional and industry associations

## Sample Classes

- Technology and biotechnology companies
- Manufacturers and distributors
- Service companies
- Commercial and residential condos and stratas
- Cooperatives (agricultural, forestry, food, housing)
- Professional organizations or associations
- Charities
- Private or public educational institutions
- Excess

*Intact Insurance is Canada's largest home, auto and business insurance company protecting over 4 million customers. Our coast-to-coast presence, along with our strong relationship with insurance brokers, means we can provide the outstanding service, comfort and continuity you deserve.*



For more information, please contact us at [execpro.west@intact.net](mailto:execpro.west@intact.net)