



## DIRECTORS AND OFFICERS LIABILITY

The experts at Swett & Crawford's Professional Services Group are ready to be valuable members of your team. We apply the vast intellectual capital of our organization, 95 years of professional services knowledge and experience, and unsurpassed market relationships to identify the best terms, conditions and pricing for your unique risk.

### SWETT AND CRAWFORD IS YOUR ONE-STOP SOURCE FOR DIRECTORS AND OFFICERS LIABILITY.

Corporate directors and officers are at risk whenever they make important decisions as they can be held personally liable for those decisions. In worst-case scenarios, the result can be devastating damages and expenses. That is great incentive for you to find the broadest coverage available for your clients.

### CATEGORIES

Swett & Crawford has negotiated exceptional coverages through both Admitted and Non-Admitted carriers for you to show your clients a tangible competitive advantage in the areas of:

- Public
- Private
- Non-Profit
- Public Officials

### COVERAGE PITFALLS

We will help you navigate through some of the thorniest coverage obstacles, including:

- Allocation
- Continuity/Pending & Prior Litigation, Retro Dates
- Warranty Statements
- Hammer Clauses
- Definitions
- Bilateral ERPs
- Severability
- Incident Reporting
- Duty To Defend/Choice of counsel

Swett & Crawford's Professional Services Group will also guide you through the maze of D&O forms available.

### D&O PLACEMENTS

Swett & Crawford specializes in all types of D&O placement, for businesses and organizations of all sizes and complexities. Here are some examples:

- Public and private offerings
- IPOs
- Bankruptcy/Financially Distressed
- ESOPs
- Start-ups/Changes in ownership
- Prior claims history
- Financial Institutions/Investment Advisors/Private Equity Firms

# DIRECTORS AND OFFICERS LIABILITY continued

## CHOOSE FROM STAND-ALONE OR BUNDLED COVERAGE

D&O coverage can be placed on a stand-alone basis or in conjunction with:

- Side A DIC
- Independent Directors Liability Insurance
- Employment Practices Liability Insurance (EPL)
- Errors and Omissions — Professional Liability Insurances
- Fiduciary Liability Insurance
- Fidelity — Crime Insurance
- Kidnap, Ransom & Extortion Insurance (K&R)

- M&A — Representations & Warranties Liability Insurance
- GL/Property/Umbrella through Swett & Crawford's P&C Practice Groups

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