



Directors and Officers Liability Insurance

Directors and officers operate in increasingly risky environments. The development of strict and sophisticated corporate governance guidelines; large corporate fraud cases; and the willingness of shareholder groups to exercise their rights present fresh challenges for managers.

Directors and officers liability insurance (D&O) covers the personal assets and liability of directors, officers and senior management against claims arising from actions or decisions made in their capacity as leaders and decision makers.

Recently directors and officers have found themselves faced with an increase in lawsuits arising from issues such as:

- Accounting irregularities
- Breaches of competition law
- Corporate manslaughter / breaches of health and safety legislation
- Employment-related claims
- Environment liability
- Insolvency-related proceedings (wrongful trading / disqualification)
- Mergers and acquisitions

Tokio Marine HCC specialises in customising comprehensive D&O insurance programmes so that corporate leaders can proceed confidently with their business visions.



Protecting the personal assets of executives has become a priority on the corporate agenda.



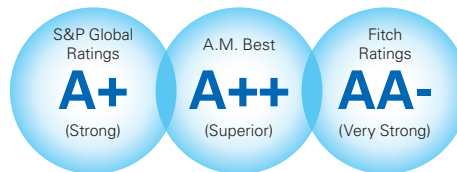
Programme Features

- Financial institutions capacity of up to €25 million (US\$25 million or £15 million) per D&O policy
- Commercial D&O financial capacity of up to €40 million (US\$40 million or £25 million) per policy
- Primary or excess

A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under “one roof” makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.

Tokio Marine HCC's insurance companies are highly rated*:



*Ratings at the time of printing

- 1 Asking the right questions for a profound understanding of your needs
- 2 Working in synergy for effective information exchange
- 3 Customising policies for individual businesses in multiple jurisdictions
- 4 Providing local service and support worldwide
- 5 Responding quickly and efficiently to your enquiries
- 6 Delivering effective insurance solutions
- 7 Providing fast and fair claims services
- 8 Working with you every step of the way, for the long-term
- 9 **RESULT: You get back to business with one less worry**

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A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC Group of Companies.

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.