

# Did you know your personal assets might be at risk in a claim against your company?

It happens more often than you might think

- In the past year, claims against company officers have risen by 60%.
- Insolvencies are up by 100%.
- SMEs have the most insolvency proceedings.
- The hardest hit sectors are construction, industry, energy and property.
- Shareholders and employees make the most claims.



Source: Marsh Survey on Liability Insurance for Directors, Officers and Senior Managers 2009



## Zurich D&O Liability



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## The protection you need against potential claims

Thinking about your peace of mind, Zurich has created specific insurance for directors and officers to protect your personal assets against claims by creditors, shareholders or employees for wrongful acts in the performance of your duties.

### Zurich D&O Liability

#### Main covers:

- Personal liability of the insured.
- Reimbursement of the insured company if it has paid compensation on behalf of the insured for a claim covered by the policy.

Subject to the terms and conditions and schedule taken out.

## We protect directors and officers

Covering the personal liability of the insured person means their personal assets are covered against claims covered by the policy. Plus Zurich also includes other equally important covers in the policy:

#### The assets of others around you as well

- Spouse or partner.
- Estates, heirs and legal representatives.

#### After its expiry

- You can report a loss up to 12 months after the expiry of the policy if it happened during its term.
- You could even declare one up to 72 months later in the event of retirement during the term of the policy.

#### People and entities covered

- Officers of an investee.
- Subsidiaries set up and acquired during the insurance period.
- Extra compensation for independent directors.
- Non-board member secretary and deputy secretary.

#### Costs included

- Investigation costs incurred by the insured company.
- Defence and settlement costs.
- Bail bond costs.
- Insolvency cover costs.
- Extradition costs.
- Publicity costs.

#### Other covers

- Employment practices claims (workplace bullying, dismissal, harassment, discrimination, etc.).
- Pollution.
- Civil bonds.

## Zurich, recognised for its strength and stability

Ensure your peace of mind by choosing Zurich. An insurance company that guarantees:

#### Financial stability:

We offer you the guarantee of one of the world's soundest insurers with conservative investment strategies and unrivalled risk management.

#### Strength and market knowledge:

Benefit from our extensive experience in the liability insurance market protecting directors and officers.

#### Long-term commitment:

For over a century we have been protecting our customers' peace of mind in Spain.

