



We Protect. *You Decide.*

Directors and Officers Liability Insurance



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Fact Sheet

Company directors and officers are becoming increasingly exposed to personal liability and they could be exposed to personal liability if the company is unwilling or unable to, or prohibited by law from indemnifying them. A directors' and officers' (D&O) liability insurance policy can provide indemnification to the directors and officers of the company.

Coverage features of a D&O Liability policy

Wide Coverage for D&O	Wider coverage than most primary policies as there is no pollution exclusion, errors and omissions exclusion, or libel/slander exclusion.
Broad Definition of Claim	A broader definition of a claim, which includes civil, arbitration, criminal, administrative, regulatory, and extradition proceedings and also investigations.
Dedicated Limit of Liability	A dedicated additional limit of liability for directors and officers which is separate from the corporate entity's limits.
Spouses and Heirs	Coverage extended to directors' and officers' spouses, heirs and estates if they are added as defendants.
Civil Fines and Penalties	Coverage for civil fines and penalties, as well as punitive, exemplary and aggravated damages imposed upon the insured, where insurable and permitted by law.
Investigation Costs	Coverage for costs of attending and providing information and documents for formal administrative or regulatory inquiries or examinations.
Crisis Expenses	Coverage for reasonable costs of engaging crisis management firms to manage critical public communications.
Personal Protection Costs	Coverage for reasonable legal costs of discharging interim freezing injunctions and interim disqualification orders, and reasonable costs of hiring public relations firms if negative statements are published.

Great American understands how costly and time-consuming claims and investigations can be for company directors and officers who become involved. Great American's D&O Liability insurance can help such directors and officers to shoulder the financial burden, and provide them with ease of mind.

For more information, contact your agent or broker, or visit Great American at **GAIC.com.sg**.

Great American Insurance Company – Singapore Branch, 3 Temasek Avenue, #16-01 Centennial Tower, Singapore 039190. Coverage is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company – Singapore Branch, a licensed insurer in Singapore. Registration number T15FC0029B. The Great American eagle logo and the word marks Great American and Great American Insurance Group are registered service marks of Great American Insurance Company. 4688-SGP

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