



Management liability (D&O)

Product brochure
United Kingdom



Overview

Our management liability policy covers the range of traditional and emerging risks faced at board-level, from directors and officers cover and benefit plan liability to kidnap and ransom and cyber liability, with a lot more in between. Backed by expert underwriters and an in-house claims team that truly understands this field, this insurance package can be tailored to your company's specific needs and covers claims made anywhere in the world as standard.

About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London and backed by Lloyd's, CFC serves more than 60,000 businesses in over 75 countries. Learn more at cfcunderwriting.com and [LinkedIn](#).

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Coverage highlights

Directors and officers cover

Our policy offers comprehensive directors and officers cover, including cover for directors sitting on the board of an outside entity, as well as an additional limit available for non-executive directors. This includes the payment of costs incurred by an investigation in relation to a claim brought against you.

Benefit plan liability

We cover a wide range of costs involved with benefit disputes including investigation costs, pension overpayments, and exoneration costs.

Cyber and privacy cover

Our cyber and privacy cover protects you against a variety of cyber attacks and data loss scenarios, which are becoming increasingly common. This includes loss or breach of data held in the cloud and hack attacks on third parties emanating from your computer systems.

Wide crime cover

Our crime cover goes further than most other policies and protects against cyber crime such as electronic identity theft and fraudulent online money transfers, as well as traditional employee or third party crime involving the misappropriation of company assets.

Kidnap, ransom and extortion cover

Our policy provides cover for kidnap and ransom, including the reimbursement of a ransom and the payment of costs associated with kidnap, such as security consultancy costs, bodily injury, legal liability and emergency evacuation. Our extortion cover extends to cyber extortion, a growing area of exposure for any company with a digital presence.

Brand and reputation protection

Up to a specified sub-limit, we will pay the costs of retaining the expert services of specialist public relations consultants to counter brand and reputation damage caused by negative media attention, providing support when you need it most.



What's in the policy?

- Directors and officers liability, including an additional limit for non-executive directors
- Entity cover
- Employment practices liability
- Benefit plan liability
- Cyber and privacy cover, including breach notification costs, system damage and system business interruption
- Crime, including employee crime and cybercrime
- Kidnap and ransom
- Court attendance costs
- Loss mitigation
- Reputation and brand protection

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.