



Management liability (D&O)

Product brochure
Canada

Overview

Our management liability policy covers a range of traditional and emerging risks faced at board-level. We offer tailored and comprehensive cover including expansive directors and officers cover, employment practices liability, fiduciary liability, crime, our innovative executive reputation protection coverage and executive cyber and kidnap and ransom coverages. Backed by expert underwriters and a dedicated in-house claims team, 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, CFC serves more than 130,000 businesses in over 90 countries. Learn more at cfc.com and [LinkedIn](https://www.linkedin.com/company/cfc).

Contact



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Coverage highlights

Directors and officers cover

Our directors and officers cover includes cover for the entity itself, and aims to prevent directors and officers from having to sell their personal assets to pay defence costs.

Employment practices liability

Our policy includes broad cover for the entity, directors and officers, management personnel, and employees for claims made by employees or third parties. We can also include cover for wage and hour violations, immigration investigations and costs following a workplace violence event.

Executive reputation protection

Innovative coverage protecting senior executive officers against reputational harm, including adverse events that have caused damage to their reputation, standing or status. Our policy includes access to our reputation management specialists.

Executive cyber

CFC's cyber coverage is specially designed to address a broad range of risks facing senior executive officers and board of directors, from incident response costs, extortion and social engineering cover, to post claim monitoring services. CFC has over 20 years' experience insuring businesses against cyber risk.

Crime cover

Our crime cover includes company crime such as employee theft, funds transfer fraud, credit card and currency fraud. It also includes client crime, and on premises and off premises theft.

Risk management and expert support through our mobile app

Our mobile app provides policy holders with a comprehensive set of risk management tools. Through the app, users also have access to legal support and incident response specialists during any company crisis, and can get assistance from our specialist team via the 'Ask the Expert' function.

Appetite



What we like

- Private, publicly traded or non-profits
- Can consider up to \$1bn in revenue and below 5,000 employees by headcount
- Broader excess appetite
- Can consider standalone Crime and EPL
- Architect & engineers
- Small bio-tech / pharma
- Canadian companies with foreign exposure
- Construction
- e-commerce
- HOAs / stratas
- Life science and medical products
- Media
- Miscellaneous professional services
- Technology companies



What we decline

- Adoption and foster care
- Auto-dealerships
- Insurance brokers
- Political parties
- Quebec domiciled
- Traditional education
- Unions / organised labour groups
- US publicly traded



What's in the policy?

- Directors and officers liability, including an additional limit for insured persons
- Employment practices liability, including third party, wage and hour cover, immigration investigation costs and workplace violence
- Fiduciary liability
- Crime
- Executive reputation protection, including reputation incident response costs and reputational management services
- Executive cyber
- Executive kidnap and ransom
- Court attendance costs

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