

# SWG D&O

#### Directors and Officers Liability Insurance

#### Tailored Coverage for Peace of Mind

At SWG, we understand the unique challenges faced by directors and officers. Our D&O Insurance provides comprehensive protection against a wide range of potential liabilities, ensuring that your personal assets and professional reputation are safeguarded. Whether you're dealing with allegations of mismanagement, breach of fiduciary duties, or other wrongful acts, our tailored coverage offers the peace of mind you need to focus on leading your organization effectively.

## **Key Features**

- All-in-One Policy: Includes D&O, Entity, Employment Practices, Fiduciary, and Outside Directorship coverages.
- **Claims Made Policy:** Coverage for claims made during the policy period, regardless of when the wrongful act occurred.
- Worldwide Coverage: Protection for directors and officers no matter where they are in the world.
- **Broad Definitions:** Comprehensive definitions of claims and wrongful acts to ensure extensive coverage.



## **Coverage Highlights**

- Employment Practices Liability (EPL): Protection against claims related to employment practices, including wrongful termination, discrimination, and harassment.
- Third Party Wrongful Act: Coverage for claims made by third parties for wrongful acts.
- **Crisis Management:** Coverage for crisis management event expenses to protect your corporate brand.
- **Corporate Investigation Costs:** Coverage for costs associated with corporate investigations.
- First Dollar Defense: No deductible applies to defense costs, ensuring immediate legal support.
- Prior Acts Coverage: Extends back to the inception date of the first D&O Liability policy.

### Who Should Carry D&O Insurance?

- Business Entities and Their Subsidiaries
- Directors and Officers
- Management Teams
- Spouses of D&Os
- Stakeholders
- Employees and Volunteers

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