Do Your Customers Need Directors & Officers Insurance?

Why Is Directors & Officers Insurance Important?

Even well-run companies can face lawsuits from shareholders, employees, regulators, or competitors, and the cost of defending these claims can be significant regardless of the outcome.
In the absence of adequate cover, a single claim or accusation may result in personal financial risk and legal obligations.

What is Directors & Officers Insurance?

Directors & Officers Insurance (D&O Insurance) can help to provide financial protection for company directors, officers, and senior executives against personal liabilities they may incur whilst managing an organisation.

This type of insurance can help to provide financial stability and helping to ensure that the personal assets of company leaders are shielded in case of legal disputes, investigations, or claims related to managerial decisions or alleged wrongdoing. This can also include personal lawsuits from employees, vendors, competitors, investors, customer or other parties, for proved or alleged wrongful acts in managing the company.

Learn More

Directors Insurance:
Who Is Typically Insured?

In any business, there is the potential for individuals in key positions within the organisation to face compensation claims, sometimes including employees acting in a managerial capacity.

- Directors & Officers
- Senior Management
- Committee Members

Directors & Officers Insurance

What Is Typically Covered?

The primary purpose of Directors and Officers Insurance is to offer financial security to senior executives confronted with accusations of ’wrongful acts.‘ These ’wrongful acts‘ encompass a range of

What Is Not Typically Covered?

- Lawsuits between Directors & Officers of the same business
- Fraud
- Bodily Injury

actions such as breach of trust or duty, negligence, errors, misleading statements, or wrongful trading, carried out by senior personnel representing your company including:

- Personal Liability Protection for Directors & Officers
- Legal Defence Costs
- Settlements & Court Judgments
- Allegations of Mismanagement
- Breach of Fiduciary Duty
- Shareholder & Investor Lawsuits
- Regulatory Investigations
- Enforcement Actions

- Property Damage
- Criminal Activities
- Prior Claims

How We Can Help

The team at Brown & Brown can help to protect your customers position as a director, partner, board member or officer of a company, by offering comprehensive insurance cover for Directors and Officers.

We understand that the cover your customers choose will depend on their circumstances, and our team at Brown & Brown will take the time to understand these needs and ensure that the cover provided meets their specific requirements.

Learn More

Ready To Find Your Customers Solution? Let's Chat.

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Phone: 01749 834 650
New Tracker: bbrown-tracker.leadpal.co.uk

At Brown & Brown, our agency teammates have built up years of experience supporting our introducers with a broad range of insurance specialisms. With a culture built on honesty and integrity, we endeavour to provide support and solutions, helping to build relationships and revenue.

Why Choose Brown & Brown?

- 4.8 star and rated Exceptional Feefo
- Over 98% of customers renew with us each year*
- Dedicated UK in-house claims team to support your customers
- A dedicated member of our agency team to look after you
- A team of dedicated insurance specialists
- Unusual, specialist and complex general insurance risks

*Bath, Bridgwater, Bridport, Bude, Clevedon, Devizes, Newton Abbot, Penzance, Plymouth and Somerton branch offices. Data used 1.7.24 to 30.6.25

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