

PRIVATE CHOICE PREMIERSM – DIRECTORS, OFFICERS & ENTITY LIABILITY (D&O) INSURANCE

**Protect your leaders.
Protect your business.**



Every day, business leaders make critical decisions in the operation of their firms. Those decisions can significantly impact shareholders, lenders, customers, competitors, employees, suppliers, governmental agencies and more. As a director or officer of a privately-held company, your personal assets could be at risk for the decisions you make managing your business.

The Hartford can help with our Directors, Officers & Entity Liability (D&O) coverage through our Private Choice Premier policy. It's designed to help protect directors and officers of privately-held, for-profit corporations against loss – due to liability damages and defense costs – arising out of their status or conduct as directors or officers. Available coverage for the insured entity protects against lawsuits levied against the corporation itself. These valuable protections can give you the necessary peace of mind to focus on achieving success.

THE HARTFORD CAN HELP PROTECT YOUR BUSINESS FROM ALLEGATIONS BROUGHT AGAINST DIRECTORS, OFFICERS AND THE ENTITY ITSELF

Having D&O insurance is more important than ever. According to The Hartford's 2015 Midsize Business Monitor, 96 percent of midsize businesses are at least somewhat likely to engage in activities during 2016 that drive growth for their businesses.

These activities present opportunities for investment and new service offerings, but also amplify the threat of shareholder and competitor lawsuits and unanticipated legal expenses.

- The regulatory environment continues to evolve, as evidenced by the April 2012 enactment of the Jumpstart Our Business Startups (JOBS) Act; this legislation will impact requirements on how private companies solicit and raise capital and report financials
- Working with a trusted carrier, insureds gain access to counsel experienced in issues which confront directors and officers in the event a claim arises

PROTECT YOUR BUSINESS FROM UNEXPECTED COSTS

- Losses arising from claims resulting from alleged misconduct, as well as matters which arise from one's status as a director or officer of an insured entity
- Common claims alleging mismanagement and breach of duty or loyalty

DECIDE IF D&O INSURANCE IS RIGHT FOR YOU

	YES	NO
1. Does your company have owners who aren't on the board of directors?	<input type="checkbox"/>	<input type="checkbox"/>
2. Does your company have customers who pay you more than \$100,000 annually?	<input type="checkbox"/>	<input type="checkbox"/>
3. Does your company have suppliers to whom you pay more than \$100,000 annually?	<input type="checkbox"/>	<input type="checkbox"/>
4. Has your company "gone global"?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do your company's officers make decisions that aren't always documented or recorded?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered "Yes" to two or more of these questions, then D&O liability insurance from The Hartford is the right choice for your business.

THE HARTFORD DIFFERENCE - SEE HOW OUR D&O COVERAGE STACKS UP

Our enhanced coverage is aligned with emerging issues that directors and officers face:

- \$1,000,000 reinstated Side A (insured person liability) limit for a second claim against managers
- Available sublimit for Legal Services Wrongful Acts for the rendering of professional and notary services to the entity when an insured person acts within insured capacity

Prepare. Protect. Prevail. With The Hartford.®



- Reimbursement for up to \$50,000 of notification costs and other expenses associated with a data privacy breach
- Updated securities exclusion with coverage for certain aspects of crowd funding as defined by the JOBS Act of 2012
- No exclusion for antitrust claims (certain restrictions apply)
- \$500,000 sublimit for derivative demand investigation costs
- Coverage for certain penalties relating to the Foreign Corrupt Practices Act (FCPA), where permissible

ENJOY GREATER COVERAGE FLEXIBILITY AND SIMPLICITY

- Improved efficiency with our simplified claims notification requirements when coverage is renewed with The Hartford
- Coverage when it's needed – no default hammer clause (no forced settlement provision)
- Coverage that grows with you – we will not charge a midterm additional premium when there's an acquisition or formation of a new subsidiary during the policy term

TOP CARRIER YOU CAN RELY ON

- Long history in the management and professional liability insurance market
- Experienced team of underwriters and managers across the country in regional offices of The Hartford
- 200+ years delivering on our promises to pay claims
- Dedicated claims staff widely recognized for superior customer service
- Specialized risk engineering services

LEARN MORE. Contact your agent from The Hartford today or visit us at thehartford.com/premier.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of October 2016.

In Texas, insurance is underwritten by Hartford Fire Insurance Company and Twin City Fire Insurance Company. In California, insurance is underwritten by Twin City Fire Insurance Company.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



Business Insurance
Employee Benefits
Auto
Home