



# DIRECTORS & OFFICERS LIABILITY

## Insurance Summary

**Your Directors & Officers Liability Insurance forms part of your RSA Properties Policy which is an annual contract that may be renewed each year subject to your needs and our terms and conditions.**

The table in this Summary provides a summary of the main features and benefits of your Directors & Officers Insurance and any significant exclusions or limits that you should check on your Properties Policy Schedule.

For full details, terms and conditions please read your Directors & Officers Insurance wording in conjunction with your Properties Statement of Fact and Policy Schedule.

**Please read your Properties Policy Summary for details of OTHER IMPORTANT INFORMATION.**

## Standard Features and Benefits

This summary is not exhaustive. Some specific causes of loss will be excluded and some cover may be subject to specific limits.

Your Contribution in the event of a claim will be shown in your Schedule.

| Features and Benefits   | Significant Exclusions or Limitations   |
|---|---|
| <h3>Directors &amp; Officers Liability Insurance</h3>   |   |
| <ul style="list-style-type: none"> <li>• Provides protection to your directors, managers, officers or committee members against loss for which they are personally liable in respect of claims made against them for Wrongful Acts committed in their capacity as a director, manager, officer or committee member of your business including:               <ul style="list-style-type: none"> <li>- employment-related wrongful acts against any of your employees, directors or committee members</li> <li>- defence costs incurred in defending themselves against criminal or regulatory proceedings in respect of pollution.</li> </ul> </li> <li>• Provides protection for your own loss if you are required or permitted to indemnify your directors, officers, managers or committee members in respect of their Wrongful Acts.</li> </ul> <p><b>Wrongful Acts include:</b></p> <p>Actual or alleged error; misstatement, misleading statement, act, omission, neglect or breach of duty, breach of trust, libel, slander; breach of contract, breach of warranty of authority</p> | <ul style="list-style-type: none"> <li>• Claims must be first made or notified to us during the Period of Insurance or any applicable Discovery Period.</li> <li>• Limits of Liability apply as detailed in your Schedule.</li> <li>• Loss involving any of the following is excluded               <ul style="list-style-type: none"> <li>- Asbestos, war and terrorism</li> <li>- Pollution (except for defence costs)</li> <li>- Bodily injury, illness, disease or death of any person (except in respect of corporate killing or manslaughter)</li> <li>- Mental anguish or emotional distress (except in respect of employment-related wrongful acts)</li> <li>- Damage to property</li> <li>- Knowledge of any fact, circumstance or situation prior to cover</li> <li>- Fraud, dishonesty, illegal profit or advantage (except for defence costs).</li> </ul> </li> </ul> |
| <h3>Extensions to Cover</h3>  |   |
| <ul style="list-style-type: none"> <li>• Refund of any Contribution if judgement or adjudication of the claim is given in your favour.</li> <li>• Option to accept a free Discovery Period of 180 days (or to purchase 12 months cover at additional cost) if we do not offer renewal of your insurance.</li> <li>• Free Discovery Period of 72 months for your directors, managers, officers or committee members if they retire during the Period of Insurance (or 180 days if they cease such position for any other reason).</li> <li>• Cover for legal representatives and spouses where they are pursued as part of a claim against an insured person.</li> <li>• Automatic cover for newly created/acquired Subsidiary companies up to next renewal date.</li> </ul>   | <ul style="list-style-type: none"> <li>• Option must be exercised within 15 days of expiry of the Period of Insurance.</li> <li>• Cover applies only if insurance is not renewed or replaced.</li> <li>• No entitlement if the insured person was dismissed from their position.</li> </ul>   |

Royal & Sun Alliance Insurance plc (No. 93792).  
 Registered in England and Wales at St Mark's Court,  
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 Authorised by the Prudential Regulation Authority and regulated by the  
 Financial Conduct Authority and the Prudential Regulation Authority.