



**Ascend Broking Group**  
Business Insurance Solutions

## ***Directors & Officers Insurance***

**More than  
just insurance**

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# Directors & Officers Insurance

Directors & Officers Insurance & Employment Practices Liability Cover

## Why Your Business Needs It

Your senior leadership team makes critical decisions every day, but when things go wrong - whether it's a shareholder dispute, wrongful dismissal claim or regulatory investigation - directors, officers and the company itself can be held personally liable.

**That's where D&O and EPLI step in.**

## Key Cover Highlights

### Directors & Officers Insurance

Protects individual directors, senior managers and decision-makers from claims related to:

- *Breach of duty or negligence*
- *Misrepresentation or mismanagement*
- *Shareholder, investor or creditor disputes*
- *Regulatory or criminal investigations*
- *Wrongful trading in insolvency*
- *Cyber and data protection breaches (under senior leadership)*



Covers legal defence costs



Includes past, present and future directors



Personal assets protected if the company can't indemnify



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# Key Cover Highlights

### Employment Practices Liability Insurance

Protects the company and management against:

- *Wrongful termination*
- *Discrimination (age, race, gender etc.)*
- *Harassment or bullying claims*
- *Failure to promote or unequal pay*
- *Breach of employment contract*

- ✓ Legal fees, settlements and tribunal costs covered
- ✓ Covers current, former and prospective employees
- ✓ Essential for businesses with a workforce

## Did You Know?



Directors can be sued personally, even after they leave the company



You don't have to be a large firm - SMEs are just as vulnerable



Even unfounded claims incur legal costs in the tens of thousands



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# Real Claims Examples



### Unfair Dismissal & Discrimination

A former employee brought a claim of sex discrimination and constructive dismissal. Legal costs and settlement exceeded £65,000.



### Shareholder Dispute

A minority shareholder accused directors of misuse of company funds and breach of fiduciary duty. The D&O policy paid over £120,000 in defence costs.



### Regulatory Investigation

A senior executive faced a FCA investigation following a whistleblower complaint. D&O insurance covered legal fees of £45,000.



### Harassment Allegation

An employee filed a claim for workplace harassment and failure to act by management. EPLI covered legal defence and mediation costs of £28,000.



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### Who Needs This Cover?



Directors, Partners & Officers



HR Managers & Team Leaders



Private & Public Companies



Charities & Non-profits



Startups with Investors or External Funding

### Why Work With Ascend Broking?

- ✓ We understand the regulatory and legal landscape
- ✓ Access to leading insurers & bespoke cover
- ✓ Expert claims support and guidance when you need it most
- ✓ Dedicated advisors who speak your language

Contact us today to talk more about your exposure on **01245 449060**. Or to get a quote, click below.

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