



Directors & Officers - D&O

As an entrepreneur, you are responsible for the decisions you make in your business operations. Errors and omissions, a violation of obligations and negligence as an employer can easily lead to a damage claim. Our Directors & Officers insurance offers protection for your private assets and covers defence costs in case you are held personally liable.

There are many situations in which a director can be held personally liable. For example, an unlawful act, non-payment of contributions or taxes, incorrect performance of tasks or misleading matters in the annual accounts. A management board member may be held personally liable for such shortcomings. At AIG you are covered for:

- Damages and legal fees
- Protection of private assets
- Automatic coverage for branches
- Coverage for former, current and future directors
- Defense costs
- Civil, criminal and administrative claims
- Reputational recovery costs



Directors & Officers Differentiators

This liability applies to the entire board of directors, supervisory board of public limited companies and a private limited companies. In addition, it also includes foundations, associations or a cooperation.



Prompt underwriting

For companies in the SME segment, the enterprise number and turnover figure is sufficient to obtain a quotation.



How much does this insurance cost?

The minimum premium is € 225 for the lowest insured amount, i.e. € 250,000. We offer standard solutions for companies with a turnover of up to € 250 million. For higher turnovers we provide tailor-made solutions. Contact us for additional information.



Free choice of lawyer (in consultation)

If you are held liable as a director for committing errors in the scope of your duties, you are free to choose your own lawyer in consultation. 100% of the lawyer's costs will be reimbursed by AIG (see: General Terms and Conditions: PDA 100).



Main exclusions

Intentional acts, known facts or circumstances, physical and material damage (with certain exceptions. Defence costs remain for example covered).

For more information please contact

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