



FENCHURCHLAW

A Health Check for your Directors' & Officers' Insurance



If you would be interested in a review of your D&O wording please call 020 3058 3070 or visit www.fenchurchlaw.co.uk

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Until as recently as 15 or 20 years ago; the question that arose at board level in relation to directors' and officers' ("D&O") liability insurance was whether or not to buy it. Increasing exposure to liability for board members and the increasing awareness of board members of the need for personal protection against management liability means that the question is no longer whether corporates should buy the cover (it's rare for a large corporate not to have it now); the question instead is whether it will do its job when called upon.

Like many insurances, a D&O policy, once bought, goes straight in the drawer, only to see the light of day when a claim is made. That's when nasty shocks may arise as to the unexpectedly narrow scope of cover. Some analysis up front of what the policy does and does not cover, and how the wording can be improved, is worth undertaking before spending the premium to avoid shortcomings coming to light when it is too late.

Fenchurch Law is a law firm that acts exclusively for policyholders to make sure (a) that policy wordings are properly tailored to get the best value out of the insurance asset and (b) that policyholders, with genuine claims, are supported through every step of the claims process when claiming under a policy and have their claims paid, in full.

We have been advising on the drafting of D&O policies and on claims arising out of them for many years. We can offer a written review of your D&O wording for £6,000 plus VAT in time for your next renewal. (You can claim 10% off with this flyer!)

Putting policyholders first

