

# MARSH DELTA<sup>®</sup>

## MARKET-LEADING DIRECTORS AND OFFICERS (D&O) LIABILITY PROTECTION FOR MARSH CLIENTS

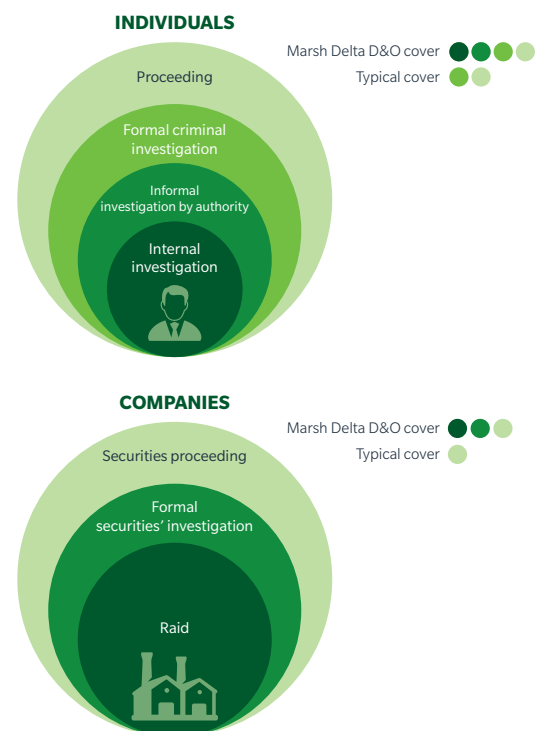
The risk landscape for companies and executives can be daunting and uncertain. Enforcement agencies are under pressure to successfully prosecute corporate wrongdoing, legislation is evolving, and companies are being incentivised or required to investigate and self-report corporate conduct within the group.

D&O insurance needs to contemplate a broader range of risks than ever before, and as part of our continuing effort to further and better address the concerns of our clients, we have created an enhanced version of our Delta D&O policy. Marsh Delta D&O provides market-leading cover crafted to respond to today's risks.

### EMERGING RISK LANDSCAPE



### HOW MARSH DELTA RESPONDS



## FURTHER BENEFITS<sup>1</sup>

**No loss of cover when moving to Marsh Delta D&O** – Marsh Delta D&O provides “difference in conditions” cover to a prior policy, meaning that if you would have been entitled to greater recovery for a claim under the terms and conditions of your prior policy, the terms of that policy will apply.

**Fresh limits, additional limits, and sublimits for each “single claim”** – D&O policies generally have aggregate limits of liability which can be completely depleted by one claim. Marsh Delta D&O provides one limit, additional limits, and sublimits for each “single claim”. This means that if the limits, sublimits, and additional limits of your policy are depleted by a major claim, fresh limits, sublimits, and additional limits will be available to respond to new unrelated claims.

**No retention for corporate reimbursement cover** – In situations where your company is permitted to advance defence costs or indemnify an individual for a claim against them, most D&O policies require that your company pays a set amount of the individual’s costs before the policy will respond. Marsh Delta D&O does not require your company to bear these costs.

## Delta – excellent financial and professional insurance covers at competitive prices.

Delta is a suite of financial lines insurance offerings for Marsh clients.

- Delta products are underwritten by a panel of insurers specifically selected for their quality of service and strong credit rating, claims capability, and ability to offer excellent cover at competitive rates.
- Cover is provided on the basis of a proprietary, market-leading Delta policy wording.
- To ensure that you receive competitive terms, each panel insurer is offered the opportunity to compete for each submission (unless you instruct us otherwise).

## MARSH DELTA – KEY FACTS

### WHO IS DELTA D&O INTENDED FOR?

Marsh Delta D&O is available to Marsh’s private, private equity-owned and publicly traded UK and international clients sitting outside the FTSE 100 (or geographical equivalents), including those that have level one American Depositary Receipt (ADR) programmes. Delta is not available for companies that are domiciled in the US, directly listed on US exchanges, or companies that have level two or three ADR programmes.

### CAPACITY AVAILABLE

Limits can be purchased up to GBP100 million.

### INSURERS UNDERWRITING MARSH DELTA D&O

Delta is exclusively underwritten by a panel of eight leading insurers with strong credit ratings<sup>2</sup>.

### CLAIMS

FINPRO has a dedicated financial and professional lines claims team. FINPRO clients, including those purchasing Delta, have access to this specialist claims team.

## CONTACT

To learn more about Marsh Delta, or to receive a quote, please speak to your Marsh client executive or contact:

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<sup>1</sup> This is a summary of the Marsh Delta D&O policy. For the full policy terms and conditions, please refer to the actual policy. Underwriters review each client’s risk individually. Insurers may vary the offering or apply additional restrictions for individual clients based on their review of that client’s underwriting submission.

<sup>2</sup> As at May 2017