

# SECURE YOUR DECISIONS



Marsh's Directors & Officers (D&O) liability solution protects you from unexpected personal liabilities that could leave your personal assets at risk.

As a director and officer you face a multitude of pitfalls and risk exposures, such as:

- Allegations of mismanagement.
- Investigations by regulatory bodies.
- Allegations of breach of employment practices by employees.
- Shareholder dissatisfaction.

Your broad obligations leave you open to potentially large awards of damages or negotiated settlements, not to mention costly legal defense fees. Who will pay for this?

## MARSH'S D&O SOLUTION

Marsh's D&O solution ensures you have complete protection – regardless of your company's other insurance or financial situation.

It means you are protected even if:

- The law precludes your company from indemnifying certain actions.
- Your company is insolvent or ceases trading.
- Your company does not have the funds to defend action against you.
- Your company makes a claim against you.
- Your company disputes its obligation to defend you.

Marsh's D&O solution allows you to lead with the confidence required to grow and manage your company's business.

## WHO DOES IT COVER?

Marsh's D&O solution offers protection:

- For directors and officers, company secretaries, legal counsels, and other employees considered directors by law.
- For companies large to small, whether private or listed.

Directors of private companies are just as likely to be sued as those of listed companies – and the funds available to defend claims are less likely to be readily available in the case of the former.

Underwritten by reliable and professional insurers, coverage is offered on broad terms, with simple and quick administration and claims settlement, at a competitive price.

To discuss how Marsh's D&O solution can make your life easier, please contact:

JIN YE TEO  
+65 6922 8027  
jinye.teo@marsh.com

JULIANNA D'CRUZ  
+65 6922 8021  
julianna.d'cruz@marsh.com

www.csc-sg.marsh.com

## WHY CHOOSE MARSH?

Our scale, industry experience, and networks ensure you have access to the most robust and appropriate insurance that provides all the protection your business needs, at an affordable price.



We concentrate on **understanding the risks your business faces.**



We work on your behalf to **build exclusive solutions that offer genuine protection for your business.**



We can help you **put strategies in place to reduce your risk exposures.**



We work with you to **minimize your insurance premiums** and maximize your policy value.



We provide **personalized support to respond quickly** to your evolving needs.



Our dedicated claims staff can offer **advice on claims management.**



**MARSH IS A GLOBAL LEADER IN INSURANCE BROKING AND INNOVATIVE RISK MANAGEMENT SOLUTIONS.**

Disclaimer: Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer and Oliver Wyman. This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Marsh makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage. Although Marsh may provide advice and recommendations, all decisions regarding the amount, type or terms of coverage are the sole responsibility of the insurance purchaser, who must decide on the specific coverage that is appropriate to its particular circumstances and financial position. Insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Policy terms, conditions, limits, and exclusions (if any) are subject to individual underwriting review and are subject to change.