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# D&O INDEPENDENT DIRECTOR LIABILITY

***Why should it matter to my insured?***

## **INDEPENDENT DIRECTOR LIABILITY (PERSONAL PROTECTION POLICY):**

Independent Director Liability coverage is good to carry, especially if your insured is a wealthy individual who serves as an independent director on multiple company boards. This policy would be in the name of the independent director and is designed as excess over any underlying coverage or indemnification.

This coverage gives an extra layer of protection to the independent director (who cannot be an officer of the company) whether they are acting as an independent director for one company or several.

It protects them while they sit on various boards of private, public and nonprofit companies. The coverage follows the independent director, even if they no longer actively serve on the board.

## **CLAIM SCENARIO**

An independent director is serving on the board for XYZ Company. XYZ Company carries a \$1 million limit on Side A and an additional Side A limit of \$1 million.

XYZ Company gets sued for \$3 million and XYZ Company's carrier provides the \$2 million in indemnity to the director and officer.

The independent director can then get an additional \$1 million on their independent director's liability policy, further protecting the personal assets of the independent director.

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