



Financial Lines Executive Risk Solutions for Small to Medium Enterprises

Zurich's Executive Risk Solutions (ERS) Insurance is the safety net that private limited company directors and managers need. ERS provides a broad range of management liability covers such as directors and officers (D&O) liability, corporate (entity) liability, employment practice liability, pension trustees' liability and crime. While D&O cover protects the individual, ERS protects the company as well, covering managers against claims from insolvency, shareholders, competitors and regulations. ERS will also cover your client's company from claims arising from harassment, bullying and employee crime.

Why Zurich?



Fast and effective claims process

We have a team of experienced loss adjustors based in Dublin, who move quickly to minimise the damage and pursue recovery of the loss wherever possible.



Locally empowered underwriters

Based in Dublin, our experienced team has extensive underwriting expertise and will work closely with you to understand your clients needs and develop an appropriate insurance solution.



Comprehensive cover

Our ERS policies offer comprehensive cover to protect individuals and their personal assets against a range of claims and allegations, giving essential peace of mind at a difficult time.



Global strength

Zurich is one of Ireland's most trusted Global insurers, having unrivalled financial strength and stability. This outstanding strength is demonstrated by Standard & Poor's AA- rating*. Additionally Zurich has written over €750m Financial Lines business globally.



Flexible payment plans

At Zurich we understand your clients' needs and can implement flexible payment plans through our direct debits facility. This demonstrates yet another way that we make it easier for you and your clients to do business with us.

*as at May 2018.

Financial Lines Executive Risk Solutions appetite

We have a broad appetite to cover almost all Irish-based small-to-medium sized and private limited companies.

Claims example

Shareholders claim that they 'suffered a huge loss' and sue the company's directors and auditors for breach of duty in relation to the overstatement of the company's financial position. The insured's D&O policy responded in covering legal costs for defending the directors for this action.

In an increasingly litigious society, directors and officers of even the smallest companies need to appreciate that they may not be protected by their company's limited liability status. Zurich's market-leading modular policy allows you to tailor cover to suit all of your clients' management liability requirements.

How ERS can help your clients



Personal Liability

Zurich ERS helps to protect against the loss of personal assets; in some cases individuals can be held personally liable, for example for unpaid corporate taxes or for environmental mismanagement claims.



Complex Law

Directors and officers of smaller businesses benefit from ERS cover as they are more at risk than larger businesses of failing to comply with complex new companies and employment legislation.



Defence Costs

ERS can also provide defence costs against actions that could lead to imprisonment; directors can face a prison sentence for health and safety legislation breaches or corporate manslaughter, for example.



New Regulations

The Data Protection Acts 1988 and 2003, EU legislation and regulatory oversight is making companies and their officers accountable for data loss. Smaller companies are particularly at risk from this.

Cover

Covers available:

- Directors and Officers Liability.
- Corporate Liability.

Options to include:

- Employment Practice Liability.
- Pension Trustees' Liability.
- Crime.

D&O key highlights include:

- Pays your defence costs upfront.
- Guarantees access to appropriate legal representation.
- Provides financial comfort and peace of mind at a potentially difficult time.

- Cover for financial loss of D&Os where the company is unable to indemnify.
- Pre-claim events cover including self-report costs.
- Emergency costs.
- Cover for taxes and employee wages.
- Cover for spouses/domestic partners.
- Lifetime extended reporting period for retired and resigned directors.

Additional features:

- Each section of cover receives its own, separate limit of indemnity.
- Nil excess on corporate liability.

- Corporate manslaughter cover.
- Company investigations cover.
- Cover for the company where it is able to defend its D&Os against claims for mismanagement.

Added value services:

- Reputational recovery costs covered.
- Costs to amend or rewrite software, security codes etc. following fraudulent use.
- Flexible underwriting approach to develop customised insurance solutions.

Get your clients protected today. Speak to our Financial Lines team of experts.



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Zurich Insurance plc is regulated by the Central Bank of Ireland. Terms, conditions and standard underwriting criteria may apply.