

Management liability

Our management liability policy covers the range of traditional and emerging risks faced at board-level, from directors and officers cover and employment practices liability to kidnap and ransom and cyber liability, with a lot more in between. Backed by expert underwriters and an in-house claims team that truly understands this field, this insurance package can be tailored to your company's specific needs and covers claims made anywhere in the world as standard.



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At a glance

Fiduciary liability

If accused of mismanagement or breach of the provisions of an employee benefits plan, the policy covers the costs they become legally obliged to pay, as well as costs and expenses incurred during the process.

Wage and hour cover

We provide a sub-limit to cover the costs arising out of a claim that a company failed to pay overtime to their employees under the Fair Labor Standards Act (FLSA).

Employment liability cover for third parties

Protects both the management as well as the entity as a whole if a liability claim is brought by a non-employee, such as a customer, client or vendor.

Cyber and privacy cover

Our cyber and privacy cover protects against a variety of cyber attacks and data loss scenarios. The cover includes loss or breach of data held in the cloud, cyber extortion, and hack attacks on third parties emanating from your computer systems.

Wide crime cover

Cover includes employee theft, funds transfer fraud, credit card fraud and computer fraud. As well as social engineering fraud resulting in the transfer, payment or delivery of money or property by the employee to a third party.

Kidnap, ransom & extortion cover

Our policy provides cover for kidnap and ransom, including the reimbursement of a ransom and the payment of costs associated with kidnap, such as consultancy costs, bodily injury, legal liability, and emergency evacuation. Our extortion cover extends to property, products, and kidnap extortion.

What we love

Manufacturing and distribution, technology, US companies with foreign exposure, miscellaneous professional services, architects, engineers, construction, excess placements, early-stage bio-tech, medical products, HOAs/community associations and e-commerce.

What we consider

Not-for-profit organizations, vocational educational institutions, small retail, religious organizations, small media entities (eg radio stations), social services (other than childcare, adoption & foster care), utilities, logistics.

What we decline

California-domiciled business and standalone EPL, transportation/ restaurant/hotel/retail EPL, auto-dealerships, casinos and gambling, childcare, adoption & foster care, lawyers, affordable housing, insurance services, accounting services, political action committees, advocacy and lobbyist organizations, traditional education (eg public and private), US publicly traded companies, unions/ organized labour groups.

What else is in the policy?

- Directors and officers liability, including an additional Side A limit for insured persons and coverage for shareholder derivative investigations
- Employment practices liability, including wage and hour, third party and immigration investigations
- Court attendance costs
- Reputation and brand protection