



# Management Liability

Protection for UK business leaders

**One claim against a director can be personally devastating. It's not just large PLCs at risk.**

## What's Covered?

**Directors & Officers (D&O):** Protects individual directors and officers from personal liability for alleged wrongful acts, decisions or regulatory breaches.

**Employment Practices (EPL):** Covers claims from employees for unfair dismissal, discrimination, harassment or breach of employment contract.

**Corporate Legal Liability (CLL):** Protects the company itself from civil claims arising from alleged wrongful acts by the business.

**Legal Defence Costs:** Covers legal fees and investigation costs from the moment a claim or regulatory enquiry begins.

**Regulatory Investigations:** Covers costs when a regulator investigates the company or its directors, even if no wrongdoing is found.

## Who Needs It?

**Limited Companies:** Any director or officer of a UK limited company faces personal exposure if decisions are ever challenged.

**SMEs & Owner-Managed Firms:** Directors of smaller firms often have personal assets at greater risk — no corporate shield to hide behind.

**Fast-Growing Businesses:** Rapid expansion brings more employment relationships, regulatory scrutiny and director liability.

**Businesses with Employees:** Employment disputes are the most common trigger — one claim can cost tens of thousands in legal fees.

**Companies Facing Change:** Restructuring, redundancies or acquisitions create heightened director and company liability exposure.

