



Management Liability **An overview.**

Your guide to our insurance services

What is Management Liability?

Management Liability is the name given to a suite of complementary covers designed to offer legal protection for you, your fellow Directors & Officers and your company for wrongful acts you have, or are alleged to have, committed.

There are three sections to this suite of covers:-

- **Directors & Officers Liability** (Individual Cover)
- **Company Reimbursement Liability** (Optional)
- **Employment Practices Liability** (Optional)

Each section has its own role to play in protecting the assets of the individual directors and of the company itself from the costs of lawsuits and legal actions. For examples of the types of claims that would fall within these covers, please click on the link below.

[Management Liability claim scenarios >](#)



Directors & Officers – A brief explanation.



What is Directors & Officers?

Directors and Officers Liability Insurance

provides protection for the directors and officers of a company for claims against them for wrongful acts committed solely by reason of their acting as a director or officer of a company. Wrongful acts include actual or alleged:

- breach of trust
- breach of duty
- neglect/error/omission
- libel and slander
- misstatement
- breach of warranty of authority
- wrongful trading

The personal assets of a director are at risk as a result of a wrongful act, actual or alleged!

Cover

- ✓ Cover for legal costs, expenses and any civil damages awarded against you.
- ✓ Reimbursement to the company if it pays out to protect you.
- ✓ Broad definition of ‘insured person’, including employees acting in a managerial role.
- ✓ Automatic cover for spouses, heirs and legal representatives named in proceedings.
- ✓ Legal representation expenses (up to the policy limit). (Additional Extensions to Cover are also included as standard).

A company’s status as Ltd offers financial protection for the shareholders only. It does **NOT** protect the company’s directors from the consequences of their business decisions and activities, which may, under law, result in unlimited personal liability to the extent of their entire financial worth.

Company Reimbursement Liability – A brief explanation.

What is Corporate Legal Liability?

Company Reimbursement Liability Insurance protects your company against the financial consequences of a wide range of claims made against it. Policy cover includes the cost of defence, and in some cases the amount of awards and damages, as a result of claims and prosecutions made against the company in a wide range of situations including:

- breach of trust or duty
- neglect/error/omission
- prosecutions under any corporate manslaughter acts
- infringement of copyright or intellectual property
- breach of contract
- libel and slander
- misstatement
- pollution

Cover

- ✓ Cover for defence costs, and in some cases awards and damages.
- ✓ Breach of contract defence costs
- ✓ Copyright infringement defence costs
- ✓ Corporate manslaughter defence costs
- ✓ Health and safety investigation costs
- ✓ Crisis event and reputation costs

This cover protects your company's assets from the costs of legal action brought against it.



Employment Practices Liability – A brief explanation

What is Employment Practices Liability?

Employment Practices Liability Insurance protects your company against financial loss from claims made by employees for a wide range of employment practice violations, including unfair dismissal or discrimination on grounds of sex, race, disability, religion, belief or sexual orientation. The policy covers the cost of defence, awards, settlements and legal representation.

Cover

- ✓ Cover for legal costs, expenses and civil damages awarded against the company, including legal representation expenses.
- ✓ Automatic cover for new or acquired subsidiary companies (subject to the size of the new company).
- ✓ 90-day discovery period.
- ✓ Pre-agreed rates for extended reporting periods.
- ✓ Wide definition of employment wrongful act.

Extensions to Cover

- ✓ Disability obligation defence costs.
- ✓ Employment payments defence costs.
- ✓ Injunction and non-monetary relief defence costs.
- ✓ Employee reinstatement defence costs.

*This cover protects your **company's assets** from the costs of legal action brought against it in relation to employment practice violations.*



Contact us

We'd be delighted to
hear from you.

JW Seagon has offices in Kenya, Tanzania, Mauritius and the UK.

KENYA

Tel: +254 709 455 000

Email: info@jwseagon.com

TANZANIA

Tel: +255 688 750 720

Email: tanzania@tmjws.co.tz

MAURITIUS

Tel: +230 468 1091

Email: mauritius@jwseagon.com

UNITED KINGDOM

Tel: +44 (0)7770 812293

Email: uk@jwseagon.com

Registered Office:

JWS Africa Healthcare Services

1st Floor, Building B, Nautica Commercial Centre,

Royal Road Black River, Republic of Mauritius



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