

# Give your D&O policy a free health check

**D&O cover often remains untested until a claim circumstance occurs, by which time it's too late to remedy any errors or omissions.**

In an ever-changing legal landscape driven by more stringent regulatory scrutiny, increased self-reporting and a greater emphasis on disclosure; Directors, Officers and senior staff are increasingly at risk that in the event of a claim their insurance policy is revealed as deficient.

We have a team of D&O specialists who are experienced within the US, Asian, European and London Markets. Using our knowledge, expertise and the information we have collated we can now offer you a free no-obligation health check of your current D&O policy.

An advanced Health Check of your policy will address the core issues found within policy wording and the contract formation process in order to ensure that a potential claim is properly addressed by your D&O policy and that the coverage best suit your needs.

## The benefits of a Free JLT D&O 'healthcheck' are many and include:

- Identification of areas of concern and suggestions of possible enhancements that can be made
- A check of the full contract formation process including proposal forms
- The option of a face to face discussion to systematically work through your policy
- JLT will advise on whether comprehensive wordings are tailored to meet your needs
- Checking that appropriate levels of insurance are in place, and that the programme structure, layering and choice of insurers adequately address your exposures
- Highlighting potential issues with defence costs coverage in case of adverse events occurring.



Through our unique position at JLT we work on all UK, US and international forms. This has given us the ability to create a comprehensive database of all available enhancements. We can now negotiate JLT wordings with the highest common factor of improvements for your current D&O policy.

Discussion with D&O underwriters now could resolve the issues before there is a crisis, and provide certainty rather than a tricky negotiation with the insurer's claims department under stressed circumstances. In the current soft market, insurers have an incentive to differentiate themselves by adapting their coverage to changing circumstances. A D&O 'healthcheck' will help facilitate this process by highlighting the most important considerations in your policy.

**For more information please contact one of our D&O specialists and find out how to get your D&O policy back to good health.**

**Michael Lea**

Email: michael\_lea@jltgroup.com

Tel: + 44 20 7558 3686

**Jo Newman**

Email: jo\_newman@jltgroup.com

Tel: +44 20 7558 3439

**Peter Bannister**

Email: peter\_bannister@jltgroup.com

Tel: +44 20 7558 3699

**Ian Nichol**

Email: ian\_nichol@jltgroup.com

Tel: + 44 20 7528 4481

**JLT Specialty Limited**

6 Crutched Friars  
London EC3N 2PH  
Tel +44 (0)20 7528 4000  
Fax +44 (0)20 7528 4500  
www.jltgroup.com

Lloyd's Broker. Authorised and Regulated by the Financial Services Authority. A member of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No. 01536540. VAT No. 244 2321 96.

© January 2011 262917