

DIRECTORS & OFFICERS



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D&O protects senior members of management from litigation that results from their actions in relation to management, profitability, or operations

WHAT DOES IT INCLUDE?

Directors and Officers Insurance, D & O, provides both publicly traded or privately held companies, including their directors and officers, protection against suits over their management decisions from a variety of plaintiffs including shareholders, regulatory agencies, creditors, lenders, suppliers and employees. A 2010 D & O study showed that privately held companies are sued nearly as often as public companies.

WHO SHOULD LOOK AT PURCHASING?

Any publicly traded company should purchase D & O and most privately held companies should consider the coverage. D & O is also highly recommended for non-profit organizations that accept donations and have a board of directors. Having a policy not only protects the non-profit but helps them attract qualified directors, which is key to success. The sources of a claim are wide ranging and include shareholders, customers, government agencies and vendors, so D & O is necessary for almost any company.

WHY IS IT IMPORTANT?

In the course of running the business, directors and officers make decisions every day that effect shareholder value, their employees and their competitors that can lead to a claim or suits that a financial loss occurred. Your General Liability does not provide the company protection for these losses.

Licensed in all 50 states, Newtek Insurance Agency offers protection for the most valuable things in your life:
Your family, your home and your business.

LOOKING FOR DIFFERENT COVERAGE?

Don't be concerned if you don't see the coverage you're looking for listed here. Newtek will work with you to provide a reliable insurance package for most anything you need protected.