



Lead Side A Difference in Conditions

Directors and Officers Liability Insurance Policy

Companies require specialized management liability insurance. Nationwide's expertise helps firms build a comprehensive risk management program that provides flexibility for today's constantly changing business environment.

Strength

We are Nationwide®, a Fortune 100 company with an AM Best rating of A+ (Superior), FSC XV.

Underwriter responsiveness

We're fast to take action. We respond to our clients promptly. We've been in the business long enough to know that when it comes to specialty liability, we have what you need.

Dynamic problem-solvers

Our expertise allows us to get creative. Our relationships allow us to understand the specialty liability needs of your business. The results are unique insurance products and an analytical approach unrivaled by any other insurer.

Capacity

Up to \$25 million limits available

Product features

- » Options for providing single and double reinstatement of limits
- » An additional limit for Independent Directors that can be added to the policy for up to 25% of the total limit of liability offered
- » A policy that can be converted into an IDL-only policy by adding an endorsement
- » "Ground-up" endorsement availability for instances in which the Insured does not purchase underlying ABC limits

Additional enhancements

- » Policy Access Sublimit of \$100,000 built into the form
- » More Insured-friendly definitions of Application, Defense Costs, Insured Person, and Loss
- » Coverage for UK Corporate Manslaughter Act Defense Costs
- » “That portion of” Claim/Loss wording for various exclusions
- » Various exclusions do not apply to Independent Directors
- » Late notice shall not be an impediment to the Insured’s rights unless we as the carrier were materially prejudiced due to the late notice
- » More favorable discovery terms, including providing an automatic 10 years of discovery for Retired Insureds and Independent Directors if the policy is canceled or nonrenewed, and 10 years of discovery in the event that an Insured’s financial impairment leads to the policy being canceled or nonrenewed, for all covered individuals

Distribution

Nationwide will accept submissions from approved retail and wholesale brokers throughout the United States. Please submit inquiries to any of the Commercial Liability Team members listed below.

Commercial Liability Team

National

Keith Riccio	Vice President	212-329-6923	keith.riccio@nationwide.com
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Midwest/West Region

Dave Bock	Associate Vice President	312-204-7101	david.bock@nationwide.com
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East/South Region

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Financial Institutions Team

National

Ryan Nava	Vice President	212-329-6930	ryan.nava@nationwide.com
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West Region

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