



Hiscox Management Liability Portfolio (MLP)

Do your clients have the right defence against new legislation?

Businesses are increasingly exposed to potentially damaging legal action with the introduction of new legislation, including health and safety and employment.

Standard D&O insurance covers may no longer be sufficient to protect companies against new and changing laws because they only cover the individual directors and officers - that's why Hiscox Management Liability Portfolio protects the company as well.

Broader cover than D&O

Our 3 in 1 Management Liability Portfolio offers your clients directors and officers' liability cover, employment practice liability and corporate legal cover. Unlike other standard policies, Hiscox Management Liability Portfolio does not restrict your client to a single limit of indemnity.

Broader cover for the company

Hiscox Management Liability Portfolio protects against:

- regulatory actions, including health and safety, environmental and Office of the Director of Corporate Enforcement (ODCE)
- pension administration claims
- employee dishonesty.

Make things easier and lower your costs

Hiscox provides brokers with a simple to complete, pre-priced proposal form for private companies of up to €50m in turnover.

We also offer continuous protection, which eliminates the need to renew the policy each year.

Get your clients the best defence with Hiscox Management Liability Portfolio. There has never been a more important time to protect your clients against the possibility of lawsuits.

Visit hiscox.com/mlpireland for further information and access to the MLP policy wording, MLP pre-priced proposal form, client flyer and claims factsheets.

Summary of benefits

Hiscox's Management Liability Portfolio has a number of benefits to address the evolving legislative environment as a defence to you and your company. Below highlights the main benefits. Full cover details can be found in the policy wording.

Directors and Officers' Liability

Covers you for:

- defence costs of health and safety (including corporate manslaughter), trading standards, environment or other regulatory claims
- defence costs and awards of claims by individual shareholders (including other directors and family members with no percentage holding limitation) - **new**
- defence costs and awards of claims arising from administration of any company pension or employee benefit scheme - **new**
- defence costs and awards of claims arising from pollution - **new**
- ten years run off cover after a director retires - **new**
- defence costs and awards of claims arising from any failed public or private offering - **new**
- 30 days automatic cover in the event of a management buy out - **new**

Employment Practice Liability

Covers the company for:

- defence costs and awards of claims arising from allegations by employees including wrongful dismissal, harassment, discrimination, breach of contract and even failure to employ
- defence costs and awards of claims by third parties for claims arising from harassment or discrimination by an employee
- defence costs of assumed liability claims (including TUPE) - **new**
- defence costs of pension and employee benefit claims - **new**
- costs of legal representation at an investigation where no allegation of a wrongful act is made

Corporate Legal Cover

Covers the company for:

- defence costs of health and safety (including corporate manslaughter), trading standards, environment or other regulatory claims
- defence costs and awards of claims by individual shareholders (including other directors and family members with no percentage holding limitation) - **new**
- defence costs and awards of claims arising from administration of any company pension or employee benefit scheme - **new**
- defence costs and awards of claims arising from pollution - **new**
- defence costs and awards of claims alleging breach of data protection - **new**
- defence costs of taxation claims - **new**
- defence costs and awards of identity crime claims - **new**
- direct financial loss arising from employee dishonesty - **new**
- defence costs and awards of claims arising from any failed public or private offering - **new**
- 30 days automatic cover in the event of a management buy out - **new**