

董事及高級管理人員責任保險 Directors & Officers Liability Insurance

CHUBB®



不論是大型、小型、上市或私營的企業，面對及處理管理責任有關的索償都不是輕而易舉之事，處理不當將對企業及其董事和高級管理人員帶來巨大的影響。安達為各類型的企業設計了一系列的董事及高級管理人員責任保險，保障董事會及管理層因監督上市或非上市公司而導致的個人財務損失。

董事及高管責任保險的重要性

董事及高級管理人員有可能因履行其職責及處理公司事務時，個人需要承擔直接的法律責任。向其提出索償的第三者可以來自於股東、政府機構、僱員、債權人、競爭對手及客戶等。

即使對董事及高級管理人員的指控沒有事實根據，但由此產生的抗辯費用可以是非常龐大的金額，尤其對規模較小的公司而言，是一筆沉重的負擔。除此之外，其他因素，例如以董事及高級管理人員身份應訊、協助監管機構調查而導致的法律費用亦不應被低估。

因此，一份周全的董事及高級管理人員責任保險十分重要。能夠讓董事和高級管理人員專心處理公司的事務，無須擔心或因應付漫長的法律訴訟而耽誤時間。

保障範圍

- 抗辯費用、法律代理費用、損害賠償、判決、和解、保釋保證費用、危機處理費用、生活保障費用、起訴費用及公關費用
- 引渡程序產生的費用
- 公司破產而引致受保人個人依法須承擔公司未繳付的稅項

關於安達香港

安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務（安達保險香港有限公司）為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質服務，建立長遠穩健的客戶關係，與時並進。如欲獲取更多資料可瀏覽 www.chubb.com/hk。

聯絡我們

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董事及高級管理人員責任保險，香港特別行政區，11/2019 編印。

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Management liability claims can affect all companies, large and small, public and private. Chubb has developed a suite of Directors & Officers (D&O) policies for a variety of organizations. D&O insurance provides personal protection for the board of directors and management against any financial loss arising from the potential exposures associated with managing or supervising a company (whether private or public listed).

Why D&O Insurance is critical

Company directors and officers are directly and personally responsible for a broad spectrum of issues connected with their company positions. Within these arenas, they may be sued by a wide range of third parties - shareholders, government bodies, employees, creditors, competitors, customers and more.

Even if allegations are unfounded, defense costs can be devastating, especially for smaller companies. Other legal costs, such as attendance at investigations into the affairs of the company in the directors or officers' capacity of the company, should not be underestimated. A senior manager may be held personally liable for the actions or inactions of others.

Therefore, it is important for directors and officers to have adequate D&O insurance as a safety net to cover claims made against them. With D&O insurance, they can focus on managing the company rather than managing protracted litigation or fearing a lawsuit.

Coverage Capabilities

- Defense costs, legal representation expenses, damages, judgments, settlements, bail bond costs, crisis costs, deprivation of asset costs, prosecution costs, public relations expenses
- Costs arising from extradition proceedings
- Tax contributions where the company has become insolvent and there is personal liability of an insured
- Losses incurred for civil fines and penalties

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

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