

A background image of a diverse group of people in an office setting, smiling and engaged in conversation. A teal box is overlaid on the bottom center of the image.

**Accident & Health
and
Management Liability**

Introductions

Sarah Kent

Digital Trading
Manager

Sarah Johnson

Specialty Lines
Digital
Underwriting
Manager

Matthew McLean

Regional Accident
and Health Manager

Matthew Goulding

Regional Financial
Lines Senior
Underwriter

Digital Capability

Digital Capability

Our commitment is to make it easier to trade with Aviva online, no matter how a broker chooses to place their business. Here's a look at the Aviva digital products an where, and the support available.

Commercial Lines	Fast Trade	Acturis eTrade
Self-employed	✓	✓
Shop & Salon	✓	✓
Office & Surgery	✓	✓
Property Owners	✓	✓
Commercial Combined	✓	✓
Minifleet	✓	✗

Specialty Lines	Fast Trade	Acturis eTrade
Computer	✓	✗
Freight	✓	✗
Cargo	✓	✓
Group PA & Bus Travel	✓	✓
Management Liability	✓	✓
Professional Indemnity	✓	✗
Cyber	✓	✓
Plant and Equipment	✓	✓

Functionality	Fast Trade	Acturis eTrade
Insurer-led renewals	✓	✓
Submit to U/W	✓	✓
Premium flexibility	✓	✓
Commission flexibility	Minifleet/Man Liab/Group PA/PI/Cyber/P&E	Man Liab/Group PA/Cyber/P&E
Live chat	✓	✗
Dedicated team	✓	✓
Quote versioning	✓	✗
Prospecting	✓	✗
Cross-sell	✓	✗
Online2offline	Commercial Combined/Property Owners	Commercial Combined
Under Insurance Flag	Property Owners/Office & Surgery/Shop & Salon/ Commercial Combined	✗

Contact our digital teams on **0800 015 2578**

To register for Fast Trade access please visit [Aviva Broker: Fast Trade - Aviva \(avivab2b.co.uk\)](https://www.aviva.co.uk/broker/fast-trade). For further information on accessing our eTrade products via Acturis please visit [Aviva Broker: Integrated Trading - Aviva \(avivab2b.co.uk\)](https://www.aviva.co.uk/broker/integrated-trading)

Digital Specialty Lines

Service you can count on

More support than ever



12 specialist trained UW's
across Speciality Lines

Flexibility



Phone



E-mail



Live Chat



M-F 9-5

Great outcomes

- 60 mins on referrals
- Max 24-hour email response – frequently within the hour
- Speedy response times with both telephone and live chat wait times under 30 Secs





Chris Vine – Senior Specialty Lines Manager

Kat Halbert – Head of Digital Operations



Sarah Johnson
Underwriting and
Performance
Manager

Sarah has worked for Aviva since May 2004 and as the Digital Specialty Lines Underwriting Manager since March 2020 and has recently expanded her role to include the performance side of SL Digital

Lisa Caton
Trading Underwriter

Lisa joined the team in January 2021 having previously worked as a marine underwriter.

Stewart Hares
Trading Underwriter

Stewart has worked for Aviva for almost 30 years and joined the Digital team in 2018 from the regional engineering team.

Safdar Ali
Trading
Underwriter

Safdar has worked for Aviva since 2006 and joined the Digital team in 2018 from the regional engineering team.

**Jane Hulbert-
McQuaide**
Trading Underwriter

Jane has worked for Aviva since 1989 in a variety of roles. Jane joined the Digital team in 2018 from the regional engineering team.

Susan Freer
Trading Underwriter

Sue has worked for Aviva since March 2000 and moved into the Digital team from the regional marine team.

Fahmina Mimme
Trading Underwriter

Mimme has worked for Aviva for almost 5 years having worked previously in a customer service role

Mark Blackburn
Trading Underwriter

Mark has worked for Aviva since 2014 and moved from our Motor Claims teams to our Digital team in 2022.

George McAlindon
Trading Underwriter

George has worked for Aviva for almost 5 years and moved from our Life team in 2022.

Saqib Ali
Trading Underwriter

Saqib joined us in December 2022 having worked previously in a customer service role

Kelly Fleming
Trading Underwriter

Kelly joined us in January 2023 having previously worked in a doctors surgery

Ryan Johnston
Trading Underwriter

Ryan joined us in January 2023 having worked previously in a customer service role

Ben Scarborough
Trading Underwriter

Ben joined us in January 2023 having worked previously in a customer service role

A woman with long dark hair, wearing a bright yellow raincoat, is leaning against the open driver-side door of a dark-colored car. She is holding a pair of silver crutches under her arms. She is looking towards the camera with a slight smile. The background is a blurred outdoor setting, possibly a parking lot or street. The car's interior, including the door panel and mirror, is visible.

**An introduction to
Aviva Digital
Accident & Health**

Spotlight on **Accident & Health**

Life is unpredictable, as are accidents, whether they occur at home or work. Accident & Health (A&H) cover helps businesses safeguard their most important asset: their people – minimising the financial cost and interruption to the business when an employee is unable to return to work.

At Aviva, our A&H proposition consists of two key areas of cover, which are available individually or as a combined product:

Group Personal Accident (GPA)

GPA cover goes beyond the duty of care for employees. It helps protect businesses from the effects of business interruption, staff absence and serious injury caused by accidents. It can also form part of your client's employee benefits package.

Business Travel

Business Travel cover helps protect employees who experience accidents, medical emergencies or security incidents while overseas for work. Cover automatically applies to all journeys which saves the time and effort of arranging individual travel policies for each trip.

1.7m

UK workers suffered from work-related ill health in 2020/21¹

38.8m

Estimated working days lost due to work-related ill health and non-fatal workplace injuries²

441,000

working people sustained an injury at work according to the Labour Force Survey³

£33-42bn

Estimated yearly cost of poor mental health to UK employers⁴

38%

Companies expect an average of 38% of employees to be travelling for business (vs. 40% before the pandemic). Only 1% said no employees will be travelling for business after the pandemic⁵

¹ Work-related ill health and occupational disease in Great Britain, HSE, 2021

² Working days lost in Great Britain, HSE, 2021

³ Health and safety at work, Summary statistic for Great Britain 2021, HSE, 2021

⁴ Mental health in the workplace, BEIS, 2021

⁵ Business travel during COVID-19: a survey of UK businesses, DfT, 2021

Reasons to buy Accident & Health cover

Businesses hold significant responsibility and a duty of care to their employees. Accident & Health cover can help your clients meet their obligations, providing a range of benefits to their business across a variety of sectors.

1.

Minimise Business Interruption

Interruption to the workforce, whether due to injury, death or travel disruption, can lead to considerable financial loss. So it's essential that business owners protect their valuable human resources to restore manpower quickly.

2.

Valuable Staff Benefit

A shortage of skilled workers is one of the top risks facing UK businesses¹ and this can have an impact on costs and workplace productivity. Offering Group Personal Accident insurance is an effective way to attract and retain talented employees.

3.

Duty of Care

Companies have a duty of care to protect the health, safety and security of employees travelling on business. COVID-19 has placed an even greater emphasis on this. Aviva's Business Travel product provides end-to-end medical assistance and security services to minimise the risk to employees, operations and shareholders.

4.

Proof of Negligence

Unlike a standard liability policy, negligence does not need to be established before the benefit can be paid. This means the policy can respond quickly, and the money can be used almost immediately.

5.

Non-Taxable Benefit

Unlike Employers' Liability insurance, Group Personal Accident and Business Travel cover is not classed as a business expense. This means it is not tax deductible as the benefit is for named individuals.

Clear and comprehensive coverage

Digital

Group Personal Accident

Accidental Death

- Worldwide death paying a lump sum or multiple of the employee salary.

Permanent Total Disability

- Paid if insured person cannot perform their usual, or other, occupations.

Paralysis

- Paid if the insured person becomes a paraplegic, hemiplegic or quadriplegic.

Temporary Total Disablement

- Short-term weekly benefit paid for 104 weeks.

Temporary Partial Disablement

- Short-term weekly benefit set at 50% of the Temporary Total Disablement benefit.

Additional Benefits

- Automatically provided to minimise the impact of an accident. E.g. cosmetic surgery, home and workplace alterations, rehabilitation and retraining.

Business Travel

Medical and Emergency Travel Expenses

- Emergency medical, surgical, dental and travel expenses resulting from accidental bodily injury or illness outside the UK
- Search and rescue expenses if the insured is reported missing on a business trip.

Repatriation

- Costs to return an injured person or body and household belongings home.

Accommodation and Sustenance

- Costs of in-patient admittance or if declared unfit to travel.

Business equipment and personal belonging

- Replace lost, stolen or damaged baggage and belongings.

Travel Disruption

- Cover for flight delays, missed departures, lost deposits, travel changes and quarantine compensation.

Hijack & Kidnap & Ransom

- 24/7 crisis response consultants support with on-the-ground assistance and ransom costs.

Personal Liability and Legal Expenses

- Legal liability for bodily injury and damage to third party.

Regional

Sickness – Offline only

Cover

Sickness that causes:

- TTD (Temporary Total Disablement)
- Loss of Sight
- Permanent Total Disablement by Paralysis

Short-term weekly benefit paid as a percentage of earnings or a fixed sum insured for a period of 52 weeks.

Maximum benefit

- Set at 75% of the Insured Person's gross weekly wage
- No stress exclusion

Only available through our regional UW teams (not available on our digital Group Personal Accident product).

Sports & Affinity – offline only

Sports

- Amateur or professional teams, clubs, associations, governing bodies and federations in the UK and EU
- Includes Primary Personal Accident and Travel, XOL and players' own benefits such as career-ending injuries insurance

Affinities

- Charities, members clubs, police federations and trade unions
- Tailored to member needs, pooling them together to increase coverage and reduce costs
- Covers include Personal Accident and Travel

Education

- Nurseries, schools, colleges and universities.
- Covers education sector personnel including teachers, children, governors and volunteers
- Includes Personal Accident, Travel, School Fees, Dental and Pupil's Property.

Our underwriting **appetite**

Our underwriting appetite extends beyond SMEs, and we have the capability to write more than you may think, with upto £250m aggregation limits.

Within appetite					Out of appetite
<p>Capacity</p> <ul style="list-style-type: none"> • All sizes of UK – and Europe domiciled businesses, ranging from SMEs to multinationals • Corporate Catastrophe Cover • Maximum Any One Event limit £250m • Maximum Any One Person limit £2.5m 	<p>Affinity</p> <p>Education</p> <ul style="list-style-type: none"> • School journeys • On-site and off-site activities • School fees • Dental <p>Recruitment / Umbrella</p> <ul style="list-style-type: none"> • Opt-in schemes only <p>Associations</p> <ul style="list-style-type: none"> • Police federations & charities & Trade Unions 	<p>Sickness</p> <ul style="list-style-type: none"> • Minimum 10 employees to be covered • Minimum deferment period 4 weeks 	<p>Professional and Amateur Sports</p> <ul style="list-style-type: none"> • Participation in sport including training • Travelling to and from activities, UK and abroad • Cover participants, volunteers, committee members, officials etc. 	<p>Excess of Loss</p> <p>Excess of Loss Capacity, offering up to £250m for Corporate risks and £200m for Professional Sports teams on a lead or follow line basis for risks domiciled within the UK and Europe</p>	<ul style="list-style-type: none"> • Cover for individuals • Armed Forces / Armed Guards • Standalone Sickness • Maximum policy age limit is 85
<p>Online Trading – Fast Trade</p> <p>Maximum Any One Person limits</p> <ul style="list-style-type: none"> • Group Personal Accident – individual lives covered up to £500,000 • Group Business Travel – £100,000 <p>Maximum Any One Event – £15m</p>					<ul style="list-style-type: none"> • Sickness • UK domiciled business only

Wellbeing – Hot off the press!



Macmillan cancer support

We're working with Macmillan to raise awareness of the support Macmillan can give employees affected by cancer, either with their own diagnosis or that of a friend or loved one.

If you have any questions about symptoms and treatment or simply want to talk to someone who understands, Macmillan are always ready to talk to you.

[Get support from Macmillan](#)



Financial wellbeing

Our financial wellbeing articles cover a wide range of issues. Here are just a few of them:

- How to develop your money
- Budgeting
- Balancing earning and spending
- Covid 19 financial impacts
- Saving in a recession

Financial scams- how to avoid them.

[Discover our financial wellbeing articles](#)



Mental wellbeing

If you're worried about your mental health or that of people close to you, you can find information and articles here.

From useful advice to guidance on where to get help, the library can help you take steps to improve your situation, whatever it may be

[Find out more about mental wellbeing](#)



Family wellbeing

Ready to help with family problems.

Family troubles can have a tremendous impact on your mental, physical and financial wellbeing. Because of that, we offer useful articles and links to third party organisations on a range of family matters, including:

- Separation
- Divorce
- Domestic abuse

[Explore our family wellbeing articles](#)



Physical wellbeing

We've got your back when it comes to looking after your physical wellbeing. There are a range of interesting articles on how to help keep your body healthy. So whether you want to look at how to keep your teeth healthy, tips to reduce your blood pressure or ways to reduce the risk of heart disease you'll be able to find it here.

[Take a look at physical wellbeing](#)



Guides and tools

Covering a variety of topics on all aspects of wellbeing.

Discover information to help you stay in control of your health and wellbeing with our useful tools and guides.

[Try out our guides and tools](#)

A claims service **built around your customers**



Easy contact

One dedicated mailbox
One free phone number
One escalation point



Dedicated

**A specialist team for
Accident and Health
Claims only**



Fair handling

**We know that each
person is different**



81%

**of complaints to the
ombudsman decided in
Aviva's favour**



In-house Chief Medical Officer

**on hand for general
queries**

**Our Philosophy is to put the insured and our
business partners at the centre of what we do**

End-to-end Business Travel Assistance Services

The health and safety of employees when travelling overseas on business is paramount. Understanding the risks of the destination is key to supporting business travellers, enabling business growth and delivering on duty of care. Education and preparation ahead of travel can reduce the likelihood of incidents occurring, while having round-the-clock access to medical and security assistance ensures travellers are well-equipped to respond and react quickly if something does happen.

Prepare for a journey



Pre-travel planning

- Risk maps – detailed interactive maps that show country risk ratings and intel alerts in relation to traveller's location
- Worldwide reports to prepare for travel including security-related advice, country and health overview including COVID-19
- intelligence
- Produce insurance certificates for visa applications online using the Business Travel Assistance App.

Stay informed



Real-time alerts

- Receive intelligence alerts direct to the traveller's phone before and during travel to monitor potential threats
- Concierge services from baggage tracing and booking private transport to arranging accommodation.

24/7 Emergency Assistance



Medical Assistance

- Multi-lingual medical assistance services for expatriates, local employees and travellers on a global basis
- Global network of hospitals, agents and partner organisations
- Evacuation, repatriation and air ambulance.
- Security Assistance
- Access to a team of security experts to manage emergency evacuations and life-threatening situations
- Assistance with lost or stolen passports and tickets.
- Emergency cash.

Make a claim



In-app claims

- Fast and convenient process to report a business travel claim using the Aviva Travel Assistance App.

Aviva Travel Assistance App

Core features for businesses and employees

Experts at Solace Global Risk, partnered with CEGA group, will aim to resolve any issues encountered by our Business Travel clients, wherever they are in the world. Contactable 24/7 via the Aviva Travel Assistance App, these experts can provide medical care for an injury, crisis management for a natural disaster, a response to kidnap and ransom, assistance with evacuation during a coup, or a global medevac after a serious incident.

- ✓ Get medical emergency and security assistance
- ✓ View 200+ country reports
- ✓ Get real-time alerts
- ✓ Access risk maps
- ✓ Arrange Business Travel Insurance Certificates for Visa applications
- ✓ Make a business travel claim
- ✓ Access a range of concierge services
- ✓ Sync the app with your desktop

[Download more info >](#)

[Watch the video >](#)

Powered by

SOLACE GLOBAL



Accident & Health claims

Whatever the nature of their business, no amount of risk management can prepare your clients for when an accident or injury to directors, partners or employees occurs.

The following scenarios show the implications of claims incidents, highlighting the importance of employer duty of care and adequate Group Personal Accident cover.



Life-changing injuries

A volunteer for a charitable organisation offering guided tours falls from a significant height while on duty, suffering life-changing spinal injuries.

At Aviva, we enlist the expert opinion of our Chief Medical Officer (CMO) to provide quick, impartial advice. They are able to confirm key components of the policy have been met and a number of benefits are triggered including:

- Facial disfigurement
- Home and workplace alteration expenses
- Prosthesis cover
- Fracture benefit
- Hospitalisation
- Rehabilitation expenses

A total of £700k in benefits is paid to the insured person.

Accident & Health claims

Whatever the nature of their business, no amount of risk management can prepare your clients for when an accident or injury to directors, partners or employees occurs.

The following scenarios show the implications of claims incidents, highlighting the importance of employer duty of care and adequate Group Personal Accident cover.



Fatality abroad

Our insured person is involved in a tragic accident during a holiday abroad where unfortunately they, and another family member, die at the scene.

Once Aviva is notified, we're able to confirm the policy liability applies, as the policy includes 24-hour worldwide cover. We liaise directly with the country authorities to progress case details.

The GPA policy is triggered and the following benefits are paid:

- A death benefit payment equivalent to the annual salary of the insured person paid directly to spouse
- Payment for the repatriation of both bodies to the UK
- Payment of funeral expenses for both family members.

Total benefits paid: £400k.

Accident & Health claims

Whatever the nature of their business, no amount of risk management can prepare your clients for when an accident or injury to directors, partners or employees occurs.

The following scenarios show the implications of claims incidents, highlighting the importance of employer duty of care and adequate Group Personal Accident cover.



Fatality in the workplace

The insured person suffers an accident at their work premises and dies from their injuries in hospital a week later.

Aviva is notified by the broker and a dedicated claims handler is appointed to investigate and validate the claim for the insured person, liaising regularly with the broker to discuss the progress of the case.

Aviva is able to confirm:

- A death benefit payment equivalent to the annual salary of the insured person
- Hospitalisation benefit covering the cost of the hospital stay
- Funeral expenses and the cost incurred by the insured person's family in respect of the coffin.

Total benefits paid: £50k.

An Introduction to Aviva Digital Management Liability



A Spotlight on Management Liability

£100m

in fines from UK regulatory bodies over the last four years.¹

£13.6bn

The amount SMEs are losing a year by failing to take care of their legal issues²

48,000

fines issued to directors by The Pensions Regulator for failing to meet their auto-enrolment duties³

1 in 10

SME businesses under a tax investigation⁴

46%

of businesses experienced a cyberbreach or attack in the last 12 months⁵

1 BLM D&O Tracker app, 2021
2 The financial impact of SMEs' failure to take care of their Legal Business, Lawbite, 2017
3 TPR drives up pension standards and safeguards more schemes, The Pensions Regulator, 2020 See Footnote 1
4 Tax Avoidance and Evasion enquiry, www.parliament.co.uk, 2018. See Footnote 1
5 Cyber Security Breaches Survey 2020, DCMS See Footnote 1
Footnote 1: This source contains public sector information licensed under the Open Government Licence v3.0

Management Liability **in a nutshell**

Management Liability

Directors & Officers Liability

Corporate Legal Liability

Employment Practices Liability



There are three sections to this suite of covers:-

- Directors & Officers Liability (Core Cover),
- Employment Practices Liability (Optional) and
- Corporate Legal Liability (Optional)

Each section has its own role to play in protecting the assets of the individual directors and of the company itself from the costs of lawsuits and legal actions.

Management Liability **in a nutshell**

Management Liability

Directors & Officers Liability

Corporate Legal Liability

Employment Practices Liability



Cover

- Court deprived assets
additional costs
- Data confidentiality
- Derivative investigation
costs
- Management buy-out
- Mitigation, crisis event and
reputation protection
costs
- Bail bond costs
- Defence costs for
extradition, deportation
and asset protection
- Personal tax liability
- Civil fines and penalties

Management Liability **in a nutshell**

Management Liability

Directors & Officers Liability

Corporate Legal Liability

Employment Practices Liability



Cover

- Copyright infringement defence costs
- Corporate manslaughter defence costs
- Pollution defence costs
- Health and safety investigation costs
- Identity fraud investigation costs
- Crisis event and reputation protection costs
- Regulatory mitigation costs

Management Liability **in a nutshell**

Management Liability

Directors & Officers Liability

Corporate Legal Liability

Employment Practices Liability



Employment Practices Liability

Cover

- Crisis event and reputation protection costs
- Disability obligation defence costs.
- Employment payments defence costs
- Employee reinstatement defence costs
- Injunctive and non-monetary relief defence costs
- Training and development post-judgement costs

Directors' duties...

Companies Act 2006

- Duty to act within powers
- Duty to promote the success of the company for the benefit of its members and as a whole, with regard to:
 - the likely long-term consequences of any decision;
 - the interests of employees;
 - the need to foster relationships and suppliers, customers and others;
 - the impact of the company's operations on the community and environment conduct; and
 - the need to act fairly between shareholders.
- Duty to exercise independent judgment
- Duty to exercise reasonable skill, care and diligence
- Duty to avoid conflicts of interest
- Duty not to accept benefits from third parties
- Duty to declare interest in a proposed transaction or arrangement

Regulatory and criminal liability

- Enterprise Act 2002 – 'cartel offence' – custodial sentence of up to 5 years and/or unlimited fine
- Financial Services Act 2012 – custodial sentence of up to 7 years and/or fine
- Theft Act 1968 – custodial sentence of up to 7 years
- Fraud Act 2006 – custodial sentence of up to 10 years and/or unlimited fine
- Data Protection Act 1998 – fine up to £500,000
- Environmental Protection Act 1990 – custodial sentence and/or fine
- Health & Safety at Work etc. Act 1974 – custodial sentence and/or fine
- Bribery Act 2010 – custodial sentence of up to 10 years and/or unlimited fine
- Corporate Manslaughter & Corporate Homicide Act 2007 – custodial sentence of up to life imprisonment

Management Liability claims

Who can bring a Management Liability claim?

External claims

Creditors

Stockholders

Tax authorities

Suppliers

Competitors

Customers

Social security

Employees

Internal claims

Bankruptcy/
insolvency trustee

Subsidiary

Company itself

Other insured
individuals (D&O)



Claims scenarios - Regulatory

Food Standards Agency

Directors & Officers claim

The Food Standards Agency prosecuted a restaurant owner following the death of a customer from anaphylactic shock after eating peanut contaminated food. The restaurant owner was charged with manslaughter by gross negligence after the customer's clear "no nuts" request. Ingredients weren't properly tracked or controlled and standard ingredients had been switched for cheaper ones containing peanuts.

Financial Conduct Authority

Corporate Legal Liability claim

An insurance broker was prosecuted by the Financial Conduct Authority for putting customers at risk of buying the wrong products and not having the right insurance cover in place. There were failures in the oversight and control of its telephone sales and in particular the sale of add-on insurance products. The company failed to put in place systems and controls to ensure customers were given the right information.

Claims scenarios - **Financial**

Trading Whilst Insolvent

Directors & Officers claim

A company went into insolvency. The suppliers sued the directors of the insolvent company for wrongful trading for continuing to trade even when they knew the company was insolvent and couldn't meet its obligations. By doing so, the directors worsened the debt to the creditors. The directors were ordered to contribute to the company's assets to make good the debt. The directors also had to pay for their own defence costs.

Failure To Prevent Bribery

Directors & Officers and Corporate Legal Liability claim

A company and several key directors were investigated by the Serious Fraud office and then charged with the offence of failing to prevent an act of bribery. The investigations showed that a subsidiary of the accused made corrupt payments to overseas officials in order to secure a contract. The company was fined and ordered to pay the SFO's costs. The directors were acquitted, but still faced their own defence costs.

Claims scenarios – Health and Safety

Corporate Manslaughter

Corporate Legal Liability claim

A company was prosecuted by the HSE after an employee was electrocuted when his hydraulic trailer hit an overhead power cable. The company was acquitted of corporate manslaughter as they demonstrated that the relevant training had been provided. It was also shown that the employee was working under his own initiative. The company was found guilty of lesser charges and faced a fine plus their own legal costs.

Employee Accident at Work

Directors & Officers claim

The director of a small fireplace retail company was prosecuted following an employee injury. The employee suffered serious fractures and crushing injuries to his leg after a marble fireplace he was attempting to move fell on him. The court heard that the director hadn't provided training on how to move heavy items and that the proper equipment for the move had also not been provided. The director faced a fine and legal costs.

Claims scenarios – Employee related

Unfair Dismissal

Directors & Officers claim

A director of a medium sized company was named personally in the unfair dismissal of an employee from the company. The director was required to attend an Employment Tribunal and offer a defence to the charge. The director had to engage their own legal counsel and fund their own defence costs from personal monies and assets. The case against the director was dismissed. The legal costs remained.

Redundancy

Employment Practices Liability

A company was forced, by market circumstances, to downsize its operations, leading to redundancies. One of the people made redundant took the company to an Employment Tribunal claiming that this was another example of the company discriminating against her on the grounds of her being female. The company was required to explain and defend itself. The company eventually settled with the employee.

Common Misconceptions

I have cover under my Professional Indemnity policy

Only the board of directors of large listed companies need to be protected

My business does not have shareholders

I am retired so no longer need protection

I don't understand the difference between D&O and Management Liability

Directors are covered by their limited status

Does a management liability policy protect me for outside directorships?

Appetite



Suitable Entities

Must be a registered legal entity:

- Private Limited Company
- Limited Liability Partnership (LLP)
- A Company Limited by Guarantee
- Charitable Incorporated Organisation
- Resident Associations



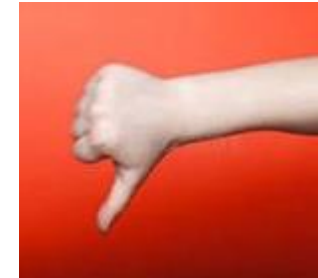
Unsuitable Entities

Unincorporated entities cannot be offered cover, such as:

- Unincorporated sports clubs
- Partnerships
- Sole traders

PLC's which have their shares listed on a stock exchange:

- Not suitable for an ML package
- Can be written on our corporate D&O only form



Business Activities

Most trades are considered however there is a small number of decline trades:

- Animal Testing
- Armaments (aka Weapons)
- Marijuana/cannabis and Tobacco
- Nuclear
- Banks and other Financial Institutions (although can be considered on an FI form rather than ML)

Why Aviva for Digital?



we listen & act



we quote



we convert



we support



we trade



we win*

Questions?

Find out more

For more information about the products and services we provide, visit <https://connect.avivab2b.co.uk/broker/> today.

Risk Management Support

Our dedicated Risk Solutions website has helpful resources, guides and expert advice to help mitigate the day to day risks businesses face. Head to [Aviva Risk Management Solutions - Aviva Risk Management Solutions](#) today.

Thank you

