

Management Liability



Protection for today's boardroom risks

Managing an organisation can expose businesses and individuals to claims, investigations and unexpected costs. Our refreshed Management Liability insurance provides clearer cover, earlier support in certain situations, and protection that reflects today's management risks. Explore how the updated policy can help clients respond when those risks become real.

Evolving risk landscape



ESG scrutiny

Greenwashing, reporting obligations and stakeholder activism are increasing director exposure.



Employment Reform

New legislation increases employees' rights and employers' legal and financial exposure.



Cyber & AI Governance

Boards face greater expectations for oversight of cyber security, data and AI decisions.



Economic & Geopolitical pressure

Market volatility, supply chain disruption and political change create operational pressures.



Regulatory investigations

Leads to compliance challenges and exposure to liabilities for executives.

Stronger protection for management decisions

- Any-One-Claim basis as standard for Directors' & Officers', Corporate Legal Liability, and Employment Practice Liability
- Increased sub-limits as standard across all covers
- Worldwide cover, as standard for Directors' & Officers' and Corporate Legal Liability Cover. Worldwide excluding USA for Employment Practices Liability Cover
- Removes the link to a specific business description, providing greater flexibility as businesses grow and evolve

Protection for emerging ESG risks

- Additional limit for ESG-related claims
- New environmental investigation costs cover under Corporate Legal Liability
- ESG-related crisis events cover

Support for modern employment challenges

- Broader definition of Employment Wrongful Act
- Crisis event cover for Employment Wrongful Act
- Enhanced protection against Wrongful Social Media activity, including harassment and discrimination allegations made by third parties

Protection for pension responsibilities

- New cover offered at £25,000 limit included as standard at no extra cost
- Unlimited Retired Insured Persons cover included
- Mitigation Costs and Service Provider Pursuit Costs

Protection against employee fraud

- New cover offered at £25,000 limit included as standard at no extra cost*
 - Includes employee collusion with external parties
 - Assessment Costs, Care Custody & Control and Crisis & Reputation Costs
- *Applies where a separate standalone employee dishonesty or crime policy is not in place

Support beyond insurance cover

- Dedicated risk management services offered by Aviva Risk Management Solutions (ARMS)
- Loss Prevention Standards on topics such as Fraud, AI governance, Cyber governance, and Greenwashing
- Aviva Businesslaw, provided by ARAG, to offer online legal and business tools, at no extra cost, to manage a range of legal and employment matters

All covers are subject to the terms, conditions, exclusions and limits of the policy.

For full details or to discuss how these enhancements apply to your policy, please contact your broker or Aviva representative.

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Cover brought to life

Explore six examples of how the updated cover could help when those risks become real.



Regulatory enquiry - Early stage support for individuals

A managing director receives a request from a regulator asking for information about a business decision. No formal proceedings have started, but legal advice is needed immediately.

Early intervention can help businesses manage issues before they escalate into lengthy disputes or formal investigations. Aviva's policy includes broad investigation coverage and can respond at an earlier stage than many customers might expect. Support may be available before a matter develops into a full claim.



Pension trustee claim - Dedicated liability cover

A pension scheme member alleges that a trustee failed to properly administer part of the scheme and seeks compensation.

Many organisations do not realise that pension responsibilities can create personal liability for trustees. Aviva's policy now provides introductory protection at no extra cost, for allegations such as maladministration, negligence or breach of duty.



Employee fraud - Protection against internal crime

A finance employee diverts company funds into their own account over several months before the fraud is discovered.

Internal fraud can be just as damaging as external cybercrime, particularly for smaller businesses. Aviva's policy now includes an Employee Dishonesty section, providing protection against direct financial losses resulting from employee fraud or dishonesty where no standalone crime insurance is in place.



Wrongful Social Media Activity - Risks outside the workplace

An employee posts inappropriate comments on their personal social media account outside working hours. The affected individual pursues legal action against the employer, alleging harassment and discrimination.

Aviva's policy now includes Wrongful Social Media Activity within the Employment Practices Liability Section, helping protect the business against covered claims arising from social media use.



Environmental scrutiny - Additional limit for ESG-claims

A company is challenged on public statements regarding the environmental impact of its operations.

Environmental and sustainability issues are becoming a greater focus for regulators and stakeholders. Aviva's policy now includes Environmental Investigation Costs protection and clarifies how certain ESG-related allegations are treated under the policy.



Acquisitions- Immediate protection for new subsidiaries

A business acquires another company and shortly afterwards a management liability issue emerges.

Businesses change quickly and insurance needs to keep pace. Aviva's policy now includes broad automatic cover for 60 days, regardless of size, industry, location or listing.

All covers are subject to the terms, conditions, exclusions and limits of the policy.

For full details or to discuss how these enhancements apply to your policy, please contact your broker or Aviva representative.

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