



## D&O

The freedom of feeling safe.



**Liberty  
Mutual**  
INSURANCE



**Liberty**  
Specialty Markets

**Liberty Specialty Markets Latin America**

## In an ever changing and complex business environment, civil liability lawsuits may arise from actions and decisions that are commonly seen as business as usual.

Lawsuits are more frequent these days, leveraged by a growing culture of claims and litigation, and to some extent live social media coverage. There's no doubt that this scenario is empowering citizens to seek more social justice, but that doesn't have to limit the decision-making actions of companies' executives and directors.

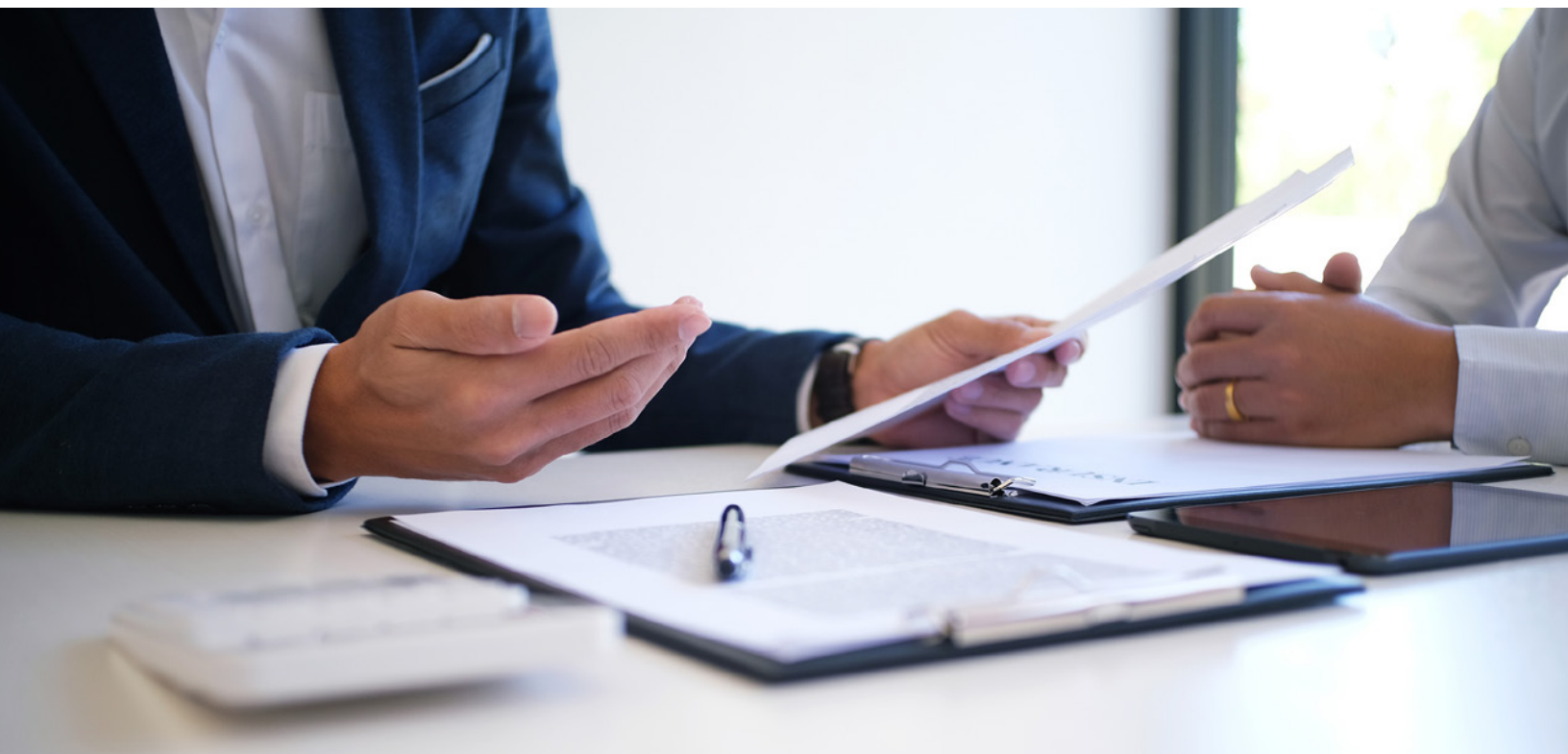
The D&O product does not prevent a company's executives from being taken to a trial, but it can offer organizations the support they need if this type of events occurs.

### Product definition:

D&O protects the insured's assets by covering the expenses they are obliged to pay as the consequences of claims against their administrators, for which they become liable because of wrongful acts during the performance of their functions.

### Scope of coverage:

- Civil Liability for Directors & Officers.
- Reimbursement of expenses incurred and paid as compensation.
- Legal expenses.
- Judicial caution contract costs.
- Costs of guarantees.
- Costs of investigations to a government entity.
- Worker's Comp claims.
- Participation as BOD member of no profit entities.
- Corporate image costs.
- Pollution defense costs.





## The importance of D&O coverage.

Nothing else gives more peace of mind to a company's executives than having the support of the employer in every decision and action they make. A D&O coverage allows for:

- Mitigation of the impact of exposure derived from changes of legal framework, basically due to ignorance of the law.
- Reimbursement of expenses derived from court proceedings, indexation of a claim due to fluctuation of the economy.
- Less impact of possible decline of D&O's productivity at the occurrence of an unexpected event if the adequate policy is in place.
- Having coverage limits designed to cover reimbursement and expenses for civil liability, including attorneys' fees.

## Product features and benefits:

- Oriented to the protection of individuals and legal entities.
- Fit to any type and size of company.
- Quick quotes without long questionnaires or questions you cannot answer.
- A network of service providers, claim adjusters, external lawyers and experts in crisis management that will allow for fast and fair handling of claims.

## Claims events covered under the scope of this product may vary. Get to know some of them:

### Claims from shareholders, investors and partners:

- Merger and acquisition transaction disputes.
- Poor financial performance and bankruptcies.
- Losses from the issuance of public securities.
- Conflict of interest and executive's compensations.
- Publication of false or wrong information.

### Claims from employees:

- Wrongful termination or breach of contract (employee benefits are not covered under this insurance).
- Discrimination and harassment at the workplace.

### Claims from clients and consumer associations:

- Denial of credits or extensions thereof.
- Unfair, restrictive or fraudulent business practices.

## What can you expect when working with us?

- A highly experienced underwriting team with deep understanding of the region.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.

Having a very clear understanding of the local regulatory framework and of market realities makes the **Liberty** team your best ally.



## Coverages for your business.



With **Liberty** you will feel the peace of mind of having a company that dedicates all its effort and team to find an efficient solution to your needs.

## Solutions for your industry.

### Contact us:

#### Humberto Pozo

Phone: +1 (786) 437 8523  
[Humberto.Pozo@LibertyMutual.com](mailto:Humberto.Pozo@LibertyMutual.com)

#### Carolina Carmona

Phone: +1 (786) 437 8546  
[Carolina.Carmona@LibertyMutual.com](mailto:Carolina.Carmona@LibertyMutual.com)

#### Daniel Giraldo

Phone: +1 (787) 943 2408  
[Daniel.Giraldo@LibertyMutual.com](mailto:Daniel.Giraldo@LibertyMutual.com)

#### Elsa Diaz

Phone: +1 (787) 459 2994  
[Elsa.Diaz@LibertyMutual.com](mailto:Elsa.Diaz@LibertyMutual.com)

#### Juliana Canon

Phone: +1 (786) 437 0324  
[Juliana.Canondelarosa@LibertyMutual.com](mailto:Juliana.Canondelarosa@LibertyMutual.com)

#### Jussara Federici

Phone: +1 (786) 437 0324  
[Jussara.Federici@LibertySeguros.com.br](mailto:Jussara.Federici@LibertySeguros.com.br)

#### Luiz Antonio Oliveira

Phone: +55 (11) 2663 4851  
[Luiz.Oliveira@LibertyMutual.com](mailto:Luiz.Oliveira@LibertyMutual.com)

#### Pamella di Palma

Phone: +55 (11) 2663 4114  
[Pamella.Palma@LibertySeguros.com.br](mailto:Pamella.Palma@LibertySeguros.com.br)

#### Valerie Lazaro

Phone: +1 (787) 396 5274  
[Valerie.Lazaro@LibertyMutual.com](mailto:Valerie.Lazaro@LibertyMutual.com)

#### Fernando Rubio

Phone: +57 (315) 306 4994  
[Fernando.Rubio01@libertymutual.com](mailto:Fernando.Rubio01@libertymutual.com)

For more Information about our products and services,  
contact our specialists or visit: [www.libertyspecialtymarketslatam.com](http://www.libertyspecialtymarketslatam.com)