

D&O vs PI Insurance

Who Needs It?

D&O	PI
Company directors, officers, board members, senior management	Accountants, lawyers, consultants, architects, engineers, IT professionals, medical practitioners

What Does it Cover

	D&O	PI
Main Focus	Management decisions and actions	Professional advice/services
Covered Claims	Alleged wrongful acts, mismanagement, breach of duty, regulatory investigations	Negligence, errors, omissions, breach of professional duty
Claimants	Shareholders, employees, regulators, competitors, customers	Clients, third parties
Typical Scenarios	Misrepresentation, failure to comply with regulations, employment practices liability	Incorrect advice, design errors, failure to deliver services as agreed