A robust D & O policy can help you in a variety of scenarios. Here’s how:

**Shareholder**
- A shareholder sues directors and officers, saying they failed to stop an employee from embezzling
- A shareholder sues directors and officers for allegedly improperly managing the company’s finances

**Customer**
- A customer sues the company directors, claiming they were unable to meet the terms of a contract
- Lawsuit filed by a customer alleging fraudulent or dishonest acts were committed by the company’s directors and officers
- A consumer advocacy group representing customers files a lawsuit alleging breach of fair trade

**EMPLOYER**
- The underlying insurer wrongfully fails to indemnify
- The underlying insurer fails to advance defense costs for directors and officers in 60 days
- The underlying insurance company is financially unable to pay
- The underlying insurer threatens to rescind
- The underlying insurance company is subject to bankruptcy stay

**Enterprise**
- Directors and officers are sued for allegedly stealing trade secrets
- A new owner of a business files a lawsuit claiming the company failed to provide correct information about the company’s potential for profitability
- Directors and officers have to comply with a government-mandated investigation
- A fired female employee sues the directors and officers, accusing them of gender discrimination

**Shareholders**
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Learn more: www.argolimited.com/argo-pro/product/directors-and-officers-excess-side-a-dic-protect