



Trustee and Directors' & Officers' Liability Insurance

As a trustee or director of a charitable organisation, you make decisions every day that affect people, money, reputation, and outcomes. Even where decisions are made with the best intent, individuals can face allegations of a wrongful act. The right Trustee and Directors' & Officers' (D&O) Liability cover helps protect trustees and senior decision makers personally when that happens.

At HWS we advise charities and not-for-profit organisations on governance related insurance, and we place cover across market leading insurers. We will help you select a policy that fits your structure, your risk profile, and the way your organisation operates.

What could Trustee and Directors' & Officers' Liability Insurance cover?

- > **Wrongful acts:** Allegations such as breach of duty or trust, misstatement, error, neglect, or omission in an insured person's role
- > **Defence costs:** Legal fees and associated costs to defend a claim, subject to policy terms and insurer consent
- > **Damages and settlements:** Compensation and awards that the insured becomes legally liable to pay, where covered by the policy
- > **Regulatory and investigation support:** Legal representation in connection with enquiries or investigations by a regulator, where the policy responds
- > **Extensions:** Often includes cover for outside positions undertaken in an official capacity and cover for retired or former trustees and directors

How this cover is commonly structured?

- > **Trustee Liability:** Designed for charities and not-for-profit organisations, protecting trustees and other insured persons in connection with governance decisions
- > **Directors' & Officers' Liability:** Often used for profit making and commercial companies, protecting company directors and senior officers
- > **Management Liability:** A combined approach that can include Trustee or D&O cover and may also include cover for the organisation itself

Why it matters?

- > **Personal protection:** Helps safeguard trustees and senior decision makers and their personal assets against the cost of allegations and claims
- > **Confidence to lead:** Supports recruitment and retention of high calibre trustees by reducing personal financial exposure
- > **Good governance:** Increasingly viewed as a prudent step by funders, stakeholders, and boards as part of a well-run organisation

Note: Cover is subject to policy terms, conditions, exclusions, and insurer acceptance. Deliberate fraud or dishonest acts are typically excluded once established.

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