



# Management Liability Portfolio

With regulation on the increase in areas such as employment practices, trading standards and health and safety, coupled with a growing compensation culture, the Hiscox Management Liability Portfolio (MLP) offers protection for businesses and their directors.

## Unique features



### Policy sections

Directors and Officers:

- Provides protection for directors' personal wealth when claims or investigations are brought for mismanagement

Corporate Legal Liability (CLL):

- Protection for the company from claims and investigations
- Hiscox CLL cover also provides some employee dishonesty cover

Employment Practices Liability:

- Protects managers and the company in the event of employment related claims



### Broad coverage

We will pay for claims and investigations arising from:

- Breaches of duty / trust / warranty of authority, negligence, defamation
- Breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc Act 1974
- Investigation mitigation costs included



### Special limits

- For pollution defence costs and legal representation costs
- Public relation expenses
- Pre-investigation costs
- Emergency defence costs
- Emergency representation costs
- Dishonesty of employees
- Loss of documents
- Court attendance compensation for employees, directors and partners



### Specialist underwriters and claims handlers

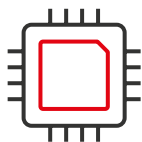
Our in-house claims underwriters have a deep understanding of the sectors we operate in, many of whom are qualified solicitors



### World class panel of defence solicitors

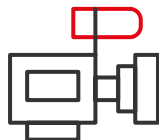
Available to your clients, with our claims handling service achieving a Net Promotor Score of 77 (as of year end 2024)

### Sectors



#### Technology

- We understand the unique needs of fast-growth companies
- Perfect for clients with private equity investment
- Scalable coverage that grows with your clients



#### Marketing, Media and Creative

- Collaborative approach with sector specialist underwriters with underwriting authority
- Can package professional indemnity, cyber and office covers for bespoke cover



#### Health, Beauty and Wellbeing

- Seamless integration with medical malpractice coverage
- Specialist underwriting team with sector authority
- Package options with professional indemnity and office covers



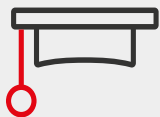
#### Charity and Not-For-Profit

- Tailored wordings for charities and trustees
- Comprehensive package options
- Specific consideration for volunteer exposures

### Our Management Liability Portfolio also includes

<b>01</b>	Options for either aggregate or any one claim limit basis	<b>06</b>	No warranties
<b>02</b>	Separate limit of up to £10,000,000 for each section of cover	<b>07</b>	Cover on statement of fact basis for the majority of business
<b>03</b>	Automatic midterm new UK based subsidiary inclusion at no additional premium	<b>08</b>	Broad appetite with 99% of internal trades considered
<b>04</b>	Flexible approach for non-UK based subsidiaries	<b>09</b>	Packaged approach or standalone policies available
<b>05</b>	Pre-set Extended Notification Period options	<b>10</b>	Additional limits for non-executive directors

### Additional benefits available to Management Liability Portfolio cover holders



Access to Hiscox Risk Academy - an online training portal to help businesses reduce the frequency and severity of accidents and mishaps



Payment via interest-free Direct Debit monthly instalments



Business HR employment services available at an additional cost



Access to a general business helpline, free of charge



### Want to find out more?

Visit [hiscox.co.uk/broker/commercial-insurance/mlp](https://hiscox.co.uk/broker/commercial-insurance/mlp) or speak to one of our specialist underwriters [hiscox.uk/broker/contact](https://hiscox.uk/broker/contact)