

DUAL D&O Insurance



Insurance Product Information Document

This insurance is issued by on behalf of our risk carriers. Lloyd's Insurance Company S.A is an insurance company authorized and regulated by the Central Bank of Belgium and supervised by the Financial Services and Markets Authority (BE-FSMA) (ref. 3094). It is represented by Dual Finland Oy, company identification number 2700945-1.

Dual Finland Oy is registered in the Financial Supervisory Authority's register of insurance agents. Finanssivalvonta supervises the activities of insurers and insurance agents in the Finnish market. This document summarizes the coverage, exclusions and limitations. The full terms of the insurance can be found in the policy. Complete information about the product to be provided before the conclusion of the contract and concerning the contract can be found in other documents.

What is this type of insurance?

This product is designed to meet the needs of customers who wish to cover the liability of their directors, officers and others as a result of their business activities.

	What is Insured?		What is not Insured?
	<ul style="list-style-type: none"> ✓ Loss arising from any Claim against the Insured Person arising out from a Wrongful act reported during the policy period. ✓ Defence Costs in relation to a Claim. ✓ Number of additional costs due to a claim <ul style="list-style-type: none"> • Mitigation Costs • Risk Management • Emergency Defence Costs • Travel, Accommodation and Living Expenses in relation to a Claim • Extradition Costs <p><i>Complete list of coverage and extensions is presented in the policy terms and conditions.</i></p>		<ul style="list-style-type: none"> ✗ Fraud and Dishonest acts ✗ Prior Matter: Any claims or circumstances made prior to the commencement of the Policy Period ✗ Personal Injury and Property Damage ✗ War and Terrorism <p><i>Complete list of limitations and exclusions is presented in the policy terms and conditions.</i></p>



Are there any restrictions on cover?

- ! The insurance is limited to the agreed limit of liability
- ! Sub-limits may apply to parts of the cover
- ! Different retentions may apply for different covers
- ! You have specific obligations that must be met to retain full compensation if a loss occurs
- ! No cover is provided in relation to potential Sanctions violations

Complete list of limitations and exclusions is presented in the policy terms and conditions.



Where am I covered?

- ✓ Worldwide if not otherwise stated in the policy schedule.



What are my obligations?

- Paying the premium
- Answering the proposal form questions in an honest, clear, and complete way.
- Provide notice to us in writing about any claims made against you as soon as practicable. You must take all reasonable measures to limit and prevent the consequences of the claim.
- Provide notice to us in writing about circumstances that you reasonably expect to give rise to a claim.
- Promptly inform the insurer of any change that could result in a material increase in risk or of any change in risk as defined in the policy, including but not limited to change in the ownership.



When and how do I pay?

- Premium is due on an annual base prior to the contractual due date. Premium must be paid upon presentation of an invoice or upon receipt of a due bill/premium advice note.



When does the cover start and end?

- Policy period is stated on the policy schedule, but is usually 12 months period



How can I cancel the contract?

- By giving 30 days' notice in writing at the end of the period of insurance or the anniversary date.
-