

# D&O Construct

Exclusive broad form coverage  
for the UK construction sector

## Our team

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## About Miller

We are a leading independent specialist (re)insurance broking firm with more than 700 people across our UK and international operations.

Our reputation as the strongest advocates in the business comes from our exceptional people delivering exceptional results for over 120 years.

With a client-first approach, we value our long-standing relationships and continue to build strong and rewarding partnerships.



Miller is a Chartered Insurance Broker, the industry's gold standard for insurance brokers. We have committed to delivering professional excellence and adhering to a Code of Ethics.

Protecting  
your world

Miller

Pressure on the UK construction sector is growing; regulations are increasing, scrutiny surrounding environmental impact is intensifying and liabilities related to corporate manslaughter are growing, amongst other threats. Consequently, the professional reputation and personal assets of senior individuals running construction related businesses have never been more at risk.

Miller, in conjunction with DUAL, can now offer a bespoke solution with broader than standard Directors' & Officers' cover, aimed at protecting the UK construction sector and its senior individuals from these real and growing risks. Including legal and defence costs, which can skyrocket when faced with accusations, and by having no self-insured retentions throughout the policy, companies and their management can rest assured that the financial impact of such circumstances is minimised.

## Policy features

- Broad form coverage for:
  - Directors' and Officers' liabilities, in the instance where the company cannot indemnify them for a claim
  - the company, where it must pay the claim on behalf of their Directors and Officers
  - defence costs incurred in defending a Director and Officer in court
  - legal fees incurred during regulatory investigations
  - claims arising out of company insolvency
  - corporate manslaughter claims
  - environmental claims

- No deductibles on the policy
- Up to 6-year run off option
- Limits of up to GBP5m
- Backed by an A- A.M Best rated insurer

## Designed for

- Architects
- Design & build contractors
- Developers
- Engineers
- Project managers
- Property managers
- Surveyors

## Why Miller

- 80+ specialist Professional Risks department with dedicated team of 11 front line D&O brokers and 100+ years' combined experience.
- Strong reputation as a trusted D&O broker with clients and markets alike.
- Integrated claims and placement teams, enabling our claims advocates to understand the risk and its challenges from the outset and deliver quick response times if contentious claims arise.
- Unlike other major broking houses, our senior and experienced team members are the very individuals that oversee your placement and service your programme.