



Looking for a simple way to place Directors' and Officers' Liability without the extensive paperwork?

**WHAT IS DnO2Go?**

Sterling's DnO2Go is designed for new and existing buyers of Directors' & Officers' Liability insurance, and offers the fundamental legal liability cover from third parties. This coverage is for a third party claim made against a director or officer arising out of a breach of duty of care owed to the company and shareholders. \*

**HOW TO APPLY**

Applying is easy. Simply visit our website [www.sterlinginsurance.com.au](http://www.sterlinginsurance.com.au) to download our 1 page questionnaire (8 questions). Then forward the completed questionnaire to [dno2go@sterlinginsurance.com.au](mailto:dno2go@sterlinginsurance.com.au). You will then be sent an indicative quote with a simplified proposal form. If the proposal form is satisfactorily completed, and is in accordance with the indicative quote, then cover can be placed **without the need to supply financial reports.**

**PRODUCT FEATURES OF DnO2Go INCLUDE:**

- Limit of liability up to \$10,000,000 in the aggregate
- Automatic extensions include:
  - Continuous cover (for existing clients)
  - Corporate manslaughter coverage
  - Emergency expenses (up to 20% of limit)
  - Health and safety investigations (up to 20% of limit)
  - Legal representation expenses (non-USA) \$500,000 in the aggregate (USA-10% of limit)
  - Loss mitigation
  - Pecuniary penalties (sublimit \$500,000)
  - Pollution defence costs (non USA) \$500,000 in the aggregate (USA-10% of limit)
  - Retired directors
  - Spouses, heirs and estates
  - Discovery period
- Advance defence costs
- Optional worldwide coverage
- Optional extensions:
  - Statutory liability (sublimit \$1M aggregate) on most industries
  - Non-avoidance and shareholder derivative costs
- Quotes and policy documents issued in Australia by Sterling Insurance Pty Ltd
- Claims managed in Australia
- Security – 100% certain Underwriters at Lloyd's
- 20% brokerage



**CONTACT US**

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**TARGET MARKET FOR DnO2Go:**

- Public or private company registered in Australia
- Total assets or revenue under \$1 billion and market capitalisation under \$250 million over the past 3 years
- All industries **EXCEPT** financial institutions

