



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 to download our 1 page questionnaire (8 questions). Then forward the completed questionnaire to 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

