

[Date]

[Client Name]

[Client Title]

[Company Name]

[Address]

[City, State, Zip]

Re: Delivery of Private Company Directors and Officers (D&O) Liability Policy

Policy Number: [Policy Number]

Policy Period: [Start Date] to [End Date]

Dear [Client Name],

We are pleased to enclose the Directors and Officers Liability Insurance policy for [Company Name], issued by [Insurance Carrier Name].

Please review the policy documentation thoroughly to ensure that the limits, deductibles, and coverage terms align with your requirements. We specifically draw your attention to the following sections:

- Declarations Page (Summary of limits and retentions)
- Policy Exclusions
- Claim Reporting Requirements and Deadlines
- Retroactive Dates (if applicable)

It is critical to note that D&O policies are typically "Claims-Made" policies. This means that coverage applies only to claims first made against the insured and reported to the carrier during the active policy period.

Please store this document in a secure location. If you have any questions regarding the scope of coverage or if there are any changes in your business operations that may affect your risk profile, please contact us immediately.

Thank you for choosing [Agency Name] for your professional insurance needs.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]

Enclosure: Original Policy Document