



D&O Coverage After Leaving Office

When directors retire from the board, their D&O coverage ends. But they can still be sued for decisions made before the company went public. This is how they're protected.



Pre-IPO Acts Remain Claimable for Years

When you go public, regulators and investors scrutinize everything the company did before listing. Pre-IPO decisions can become the subject of claims years later.



Private-company decisions face new scrutiny as a public company



Regulatory investigations reach backward into pre-IPO conduct



Shareholders can sue over disclosures about pre-IPO acts

Going public doesn't erase the past. It puts the past on trial.



Historic Decisions Come Back Into Scope

A business decision that made sense as a private company can become the subject of litigation after the company goes public.



Pre-IPO acquisitions or divestitures face new legal challenges



Historical accounting decisions get re-examined



Regulators investigate decisions the private board never had to defend

What you did yesterday as a private company gets judged today as a public one.

Retiring Directors Carry Personal Risk

A director who retires after the IPO still faces personal liability for decisions made before listing. Standard D&O coverage doesn't protect them after they step down.



Retired directors can be named in post-retirement claims



Personal liability attaches to their historic decisions



Standard D&O policy ends when the director leaves office

Your personal exposure doesn't end when your board service does.



Change of Control Triggers Runoff

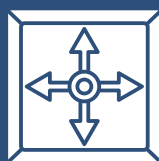
If the company is acquired or undergoes a significant ownership change, the existing D&O policy may terminate. That's when extended coverage becomes critical.



Ownership changes can trigger automatic policy cancellation



Post-acquisition claims still name historic directors



Extended coverage bridges the gap when policies end

Your protection can end the moment your company changes hands.

Extended Coverage Must Be Priced Upfront

Extended coverage protects directors for years after they leave office or after the company undergoes a change. But it has to be purchased before the policy ends.



Extended coverage is priced when the main policy ends



You cannot add coverage retroactively after claims arise



The cost is significant and must be budgeted upfront

The time to buy extended coverage is before you need it.



Protect Directors Beyond Leaving Office

**Directors who go public face exposure for years—
both during their service and after. Extended
coverage bridges the gap for pre-IPO exposure that
gets claimed post-listing.**



**Directors leave. The exposure they created doesn't.
Make sure they're protected.**

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