

D&O Coverage Assessor

Insurance

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Assesses directors and officers liability needs — why it matters, the Side A/B/C structure, key exclusions and how to size the limit. Use it when directors face personal-liability exposure or investors require D&O. For a full program, use the Business Insurance Needs Assessor.

Purpose of this tool & output

Check directors and officers liability cover

How the output is used

Use the assessor to check directors and officers (D&O) liability cover for your board and entity.

Who should vet it

An insurance broker/lawyer, to confirm the D&O cover and exclusions.

Important cautions

AI-generated assessment; a broker should place D&O with proper wording.

Companion documents

- Policy Coverage Gap Analysis
- Business Insurance Needs Assessor
- Underinsurance Calculator
- Cyber Insurance Gap Check
- Product Liability Gap Check
- Marine / Transit Cover Assessor

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.