

## Protect Your Board. Safeguard Your Decisions.

As regulatory scrutiny, shareholder activism and litigation risks intensify, board members of Hong Kong listed companies are increasingly exposed to personal liability arising from their management decisions. Robust Directors & Officers (D&O) and Cyber Insurance programmes have become essential pillars of good corporate governance and risk management for listed companies.



## Why Nova Insurance

### Largest Local General Insurance Broker

Largest local general insurance broker in Hong Kong, with over 37 years of experience serving corporate clients.

### Deep Placement Capability

Deep placement capability with leading international and regional insurers for complex D&O and cyber risks.

### One-Stop Advisory

One-stop advisory, including programme design, benchmarking, policy review and claims support tailored for listed companies.

## Key D&O Insurance Messages

- 1** Shield Directors and Executives  
Shield directors and senior executives against claims alleging breach of duty, misstatements, mismanagement and regulatory investigations.
- 2** Protect Corporate Balance Sheets  
Protect corporate balance sheets by transferring defence costs, settlements and judgments to insurers, subject to policy terms.
- 3** Demonstrate Strong Risk Culture  
Demonstrate a strong risk culture to regulators, investors and stakeholders through prudent governance and insurance purchasing.

Specialised D&O and Cyber Insurance Solutions for listed companies.



## Cyber Insurance – Key Coverages

### Incident Response

Forensic investigation, legal advisory, public relations and crisis management costs following a cyber event.

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### Financial Loss

Coverage for business interruption, data restoration, cyber extortion and certain third-party liabilities, subject to policy terms.

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### Regulatory and Compliance

Protection against specified regulatory investigations and penalties where insurable by law.

# Strengthen Your Cyber Resilience.

Comprehensive Cyber Insurance to Protect Data, Operations and Reputation.

Cyber incidents such as ransomware, data breaches, business interruption and regulatory investigations can severely impact listed companies, leading to financial losses, operational disruption and reputational damage. A well-structured Cyber Insurance programme complements internal IT controls and supports compliance with evolving cybersecurity expectations from regulators and stakeholders.

## Value & Partnership

Value to Hong Kong Main Board Issuers

Aligns with board-level oversight on cybersecurity, supports stakeholder confidence after an incident, and integrates with D&O programmes to address overlapping exposures.

Why Partner with Nova

Experienced in structuring integrated D&O/cyber solutions. We are an independent broker focused on competitive terms and responsive claims support. We coordinate multi-line programmes.