

BUSINESS CAPITAL AND GOVERNANCE

Shared policies may omit a legal entity.

You manage capital and governance across subsidiary entities. Parent responsibilities and operating-company liabilities need clear boundaries in shared insurance arrangements.

RISKS WORTH DISCUSSING

- 01 Parent-company governance claims
- 02 Disputed subsidiary responsibility
- 03 Breach of shared group records

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Directors and officers

Covered parent-management wrongful-act claims.



Cyber liability

Covers response costs for shared record breaches.



Crime insurance

Covered employee theft or accepted payment-fraud losses.



General liability

Covered third-party injuries at declared parent premises.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

**Read the full
guide**

800-777-1872

TheSouthernAgency.com