

Key Product Benefits

Claims Excellence

A D&O claim can be a daunting experience and AIG's experience in your client's corner provides welcome guidance and reassurance at a critical time. Whatever kind of D&O claim clients face we'll have seen something similar before, know the best processes to follow and the best steps to take.

Unfounded Allegations

Groundless actions (sometimes fueled by claimants acting without professional advice) can be very stressful for individuals. We cover the reasonable costs of defending any allegations of wrongful acts against our insureds, no matter how baseless.

Personal Liabilities

Directors of Limited Liability Companies can be personally liable. eg the actions of directors are scrutinised after an insolvency and if they are found to have traded to the detriment of creditors they can be personally liable for the debts. PrivateEdge won't cover fraud but does cover directors defence costs and damages to creditors in these situations.

End-To-End HSE Cover

As HSE fines after serious workplace accidents increase it is more important than ever for individuals and businesses have expert representation as soon as possible to try to head off a prosecution and to minimise the likelihood or level of any fines.

A Host Of Regulators

PrivateEdge covers the company against actions from a host of regulators including but not limited to CMA (eg, price fixing), Environment Agency, Trading Standards (consumer safety), HMRC (tax compliance), ICO (data security), NCA (eg money laundering), Companies House (e.g. directors duties)

Reputational Help

In the face of a damaging claim or crisis, we can deliver expert help to the business's leaders to deliver professional internal and external communications at the right time to project confidence to stakeholders and control the messaging instead of being "hostage to events".

Expert legal help

There are many sources for D&O claims: workplace injuries, contracts, insolvencies, criminal allegations, regulatory investigations etc. Whatever it is, if clients are worried it could lead to a D&O claim, PrivateEdge delivers free confidential advice from a top 50 law firm skilled in that particular area.

HR Library

The legal help is backed up by a comprehensive library on the PrivateEdge website of guides and templates on a wealth of HR and Health and safety issues identified as being most valuable to businesses.

Optional EPLI with no retention

No retention for Employment Practices claims for clients who have contacted the legal helpline and are subsequently represented by a member of the PrivateEdge Legal Panel.

Optional 24/7 Security Response

The major security worries of many directors often relate to radicalisation, terrorism, violent crime or a cyber crisis. Knowing what to do if these issues erupt, anytime day or night, can be problematic. Security Response provides directors with 24/7 access to expert security consultants to guide them through the crisis.

About the Product

Headline coverages (see policy wording for details)

D&O for private companies, partnerships and not for profit organisations with optional Employment Practices Liability, Crime, Pension Trustee Liability and Employee Benefits Liability.

D&O: Individual Directors

Protection for individual directors, if they're sued, investigated, threatened or prosecuted because of their management of the company, including:

- Costs of representing individuals for investigations by regulators, trade and professional associations
- Cover for an individual's damages and settlements eg awards against a director after business insolvency
- Expert and defence costs against disqualification or extradition actions
- Costs of fighting proceedings to confiscate their property or freeze their assets.
- Cover for retired directors

D&O: The Company

Cover for the company itself, reimbursing it for its costs of defending its directors and covering the company's costs to defend itself including:

- "End-to-End" health and safety cover for the company including HSE fees
- Defence costs against any action seeking fines or penalties (e.g. from regulators, claims for injury, damage, pollution)
- Defending breaches of contract claims, written or verbal eg claims from customers or suppliers
- Covers PR costs to minimise reputational damage to the company after any claim or after a crisis event

D&O Services

- Free telephone legal advice from a top 50 UK law firm on any issue that might potentially lead to a PrivateEdge claim
- Comprehensive library of guides and templates on a wealth of HR and health and safety issues

Optional Coverages

- Employment practices liability
- Pension trustee and employee benefit liability
- Crime

Optional Security Response

- 24/7 access to expert security consultants who will respond immediately to any security related threat or concern.



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