

**PrivateEdge provides core Management Liability and Corporate Liability with optional Employment Practices Liability, Pension Trustee Liability and Crime insurance, with separate and adjustable limits, for private companies, partnerships or not-for-profit organisations like associations or charities.**

## Management Liability module

- Costs, damages & settlements:
  - to defend management liability actions (actual or alleged) against directors
  - for Corporate Manslaughter allegations and up to £100,000 PR costs to minimise reputational damage
- An emergency fund to cover crisis legal advice which can be drawn on without having to ask us first
- Lifetime run-off cover for retired directors
- Cover for a wide range of actual or alleged employment practices violations against individuals
- Costs of professional preparation for and representation at official professional or trade body investigations
- Civil fines or penalties against a director where insurable by law
- Worldwide cover automatically includes new subsidiaries in countries where the insured already has subsidiary
- Defence costs advanced as they are incurred
- PR costs during defined crises (eg product recall, loss of a major contract or a man-made disaster at premises)
- Extradition costs

### Optional module

## Employment Practices Liability

- Damages, judgments, settlements and defence costs for a wide range of employment practice violations against the company
- Confidential whistle blowing helpline.
- Legal telephone helpline on employment law, health and safety law and general commercial law.
- Comprehensive online library for employment and health and safety and email bulletins on emerging legal issues.
- Limits up to £15m, for defence costs, damages, awards and settlements
- Covers past, present and future employees

### Optional module

## Crime

- Cover for fraudulent or dishonest activities carried out by employees or outside third parties
- Cover for frauds discovered during the policy period regardless of how long they may have been going on for
- Covers fees costs and expenses incurred investigating a covered, or potentially covered, loss

### Optional module

## Pension Trustee Liability

- Protection for trustees, employees, the business and the pension fund against claims for wrongful acts involving a plan
- Defence costs, awards, damages, and investigation costs for those involved in running the pension scheme accused of mistakes in their duties.
- Protects retired trustees with a 12 year reporting period so they don't have to worry about whether their employers renew their Pension trustee Liability insurance in the future.
- A Pension Crisis Helpline provides expert confidential advice on pension governance.
- Public relations costs are covered when a claim is made to help minimise any reputational damage.
- £100,000 cover for lost documents.
- Cover for monetary awards by the Pensions Regulator and Pension Ombudsman.
- Reimbursement of a payment made by a plan pursuant to a trustee exoneration clause

For more information, please visit the [PrivateEdge website](#) or the [Policy Document](#) for a full list of conditions, including policy benefits, limitations and exclusions.