

What's Inside **PrivateEdge**





What's Inside PrivateEdge
for individuals

What's inside PrivateEdge
for companies

What's inside PrivateEdge:
Extra tools and services

What's inside PrivateEdge:
Optional coverages

PrivateEdge

New PrivateEdge is our flagship D&O product for private companies, partnerships and not for profit organisations with optional covers for Employment Practices Liability, Crime and Pension Trustee and Employee Benefits Liability.

What's Inside PrivateEdge for individuals

New PrivateEdge gives extensive protection to individual directors, if they're sued, investigated, threatened or prosecuted because of their management of the company. Here are just a few of the practical ways that new PrivateEdge helps individuals.



- Investigations and prosecutions

- Damages and settlements



- Disqualification and extradition

- Confiscation and assets

- Retired directors

What's Inside PrivateEdge for individuals



Investigations and prosecutions

Covers the costs of representing, coaching and preparing individual directors for any investigations and prosecutions by regulators or trade and professional associations.



Prosecutions

Coaching

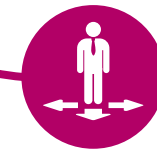


Individual directors

Representing



Preparing



What's Inside PrivateEdge for individuals



Damages and settlements

Cover for individual director's damages and settlements – such as damages awarded against a director to creditors after a business insolvency or a director's liabilities for corporate tax **NEW**



What's Inside PrivateEdge for individuals



Disqualification and extradition

Cover for directors' legal and expert costs to defend themselves against any actions to disqualify them, or to extradite them (also includes PR costs to protect the director's reputation).

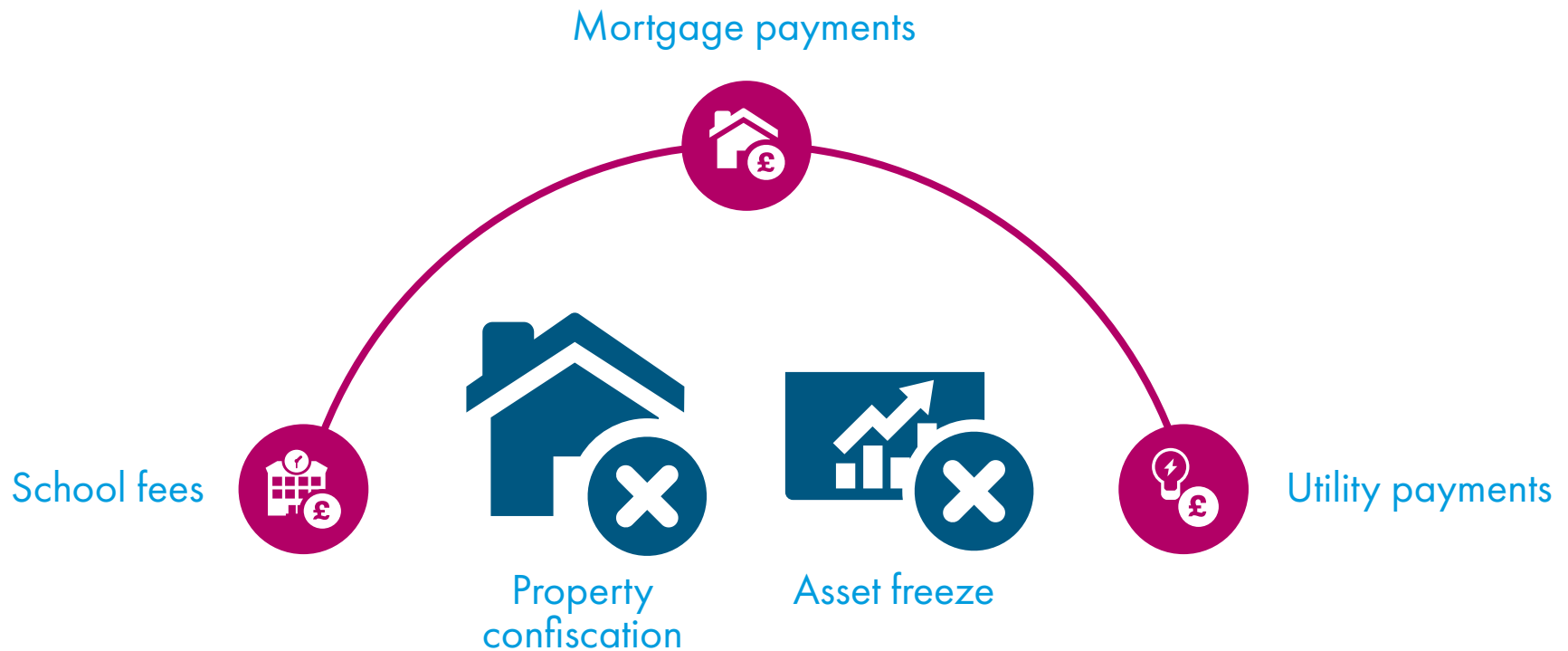


What's Inside PrivateEdge for individuals



Confiscation and assets

Covers the costs of fighting any proceedings to confiscate their property or to freeze their assets. Cover includes paying school fees, mortgage and utility payments for the director.



What's Inside PrivateEdge for individuals



Retired directors

Cover for retired directors for actual or alleged wrongful acts against them whilst acting as directors – even if their successors do not maintain D&O cover.

Retired directors



Previously PrivateEdge
D&O insured

Successors



What's Inside PrivateEdge for companies

New PrivateEdge also protects the company itself, reimbursing it for its costs of defending its directors and covering the company's costs to defend itself. Here are just some of some of the practical ways that new PrivateEdge helps the company itself.



- Health and safety

- Legal actions against the company

- Breaches of contract

- Reputational damage

What's Inside PrivateEdge for companies



Health and safety

"End-to-End" health and safety cover for the company to fund its preparation, representation and defence at HSE prosecutions and investigations. New PrivateEdge even covers the HSE's "fees for intervention".

"End-to-End" health and safety cover



Preparation



Representation



Defence

What's Inside PrivateEdge for companies



Legal actions against the company

Cover for the company's legal and experts' costs to defend any claim seeking fines or penalties, e.g. from regulators, as well as specific management liability claims for injury, property damage and pollution.

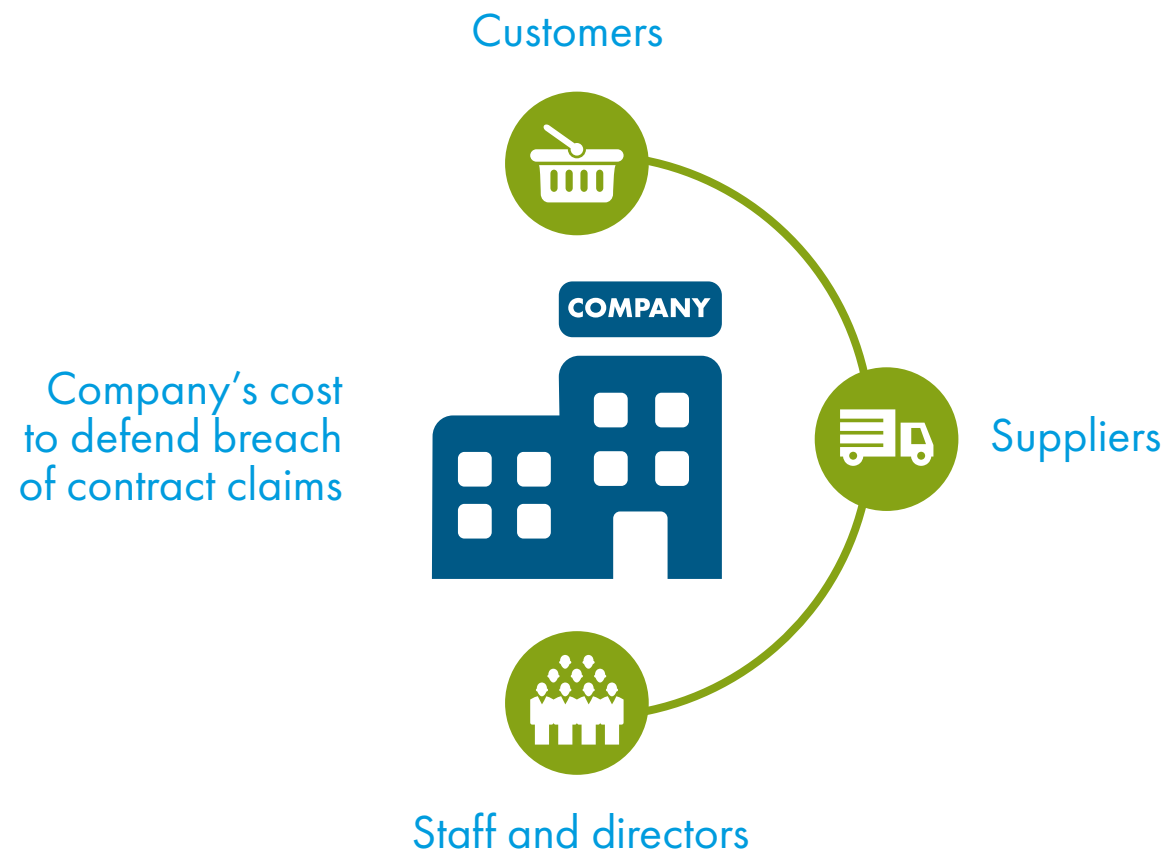


What's Inside PrivateEdge for companies



Breaches of contract

Cover for the company's costs of defending breaches of contract claims – written or oral - such as claims from customers or suppliers.



What's Inside PrivateEdge for companies



Reputational damage

Covers PR costs to minimise reputational damage to the company after any negative publicity following any claim on the policy or after a crisis event such as loss of intellectual property or conviction of a director.



Negative publicity



What's Inside PrivateEdge: Extra tools and services



- Free legal advice

- HR library

- Credit management tool

What's Inside PrivateEdge: Extra tools and services



Free legal advice

All PrivateEdge policyholders are entitled to free telephone legal advice from a top 50 UK law firm (Bond Dickinson, Kennedys and Mills & Reeve) on any issue that they feel might potentially lead to a claim under their PrivateEdge policy.



Free telephone
legal advice

Issues covered

Bond Dickinson

Kennedys

Mills & Reeve

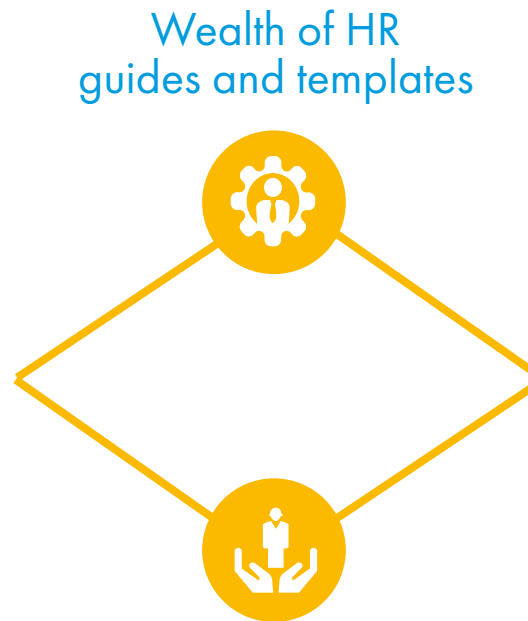
What's Inside PrivateEdge: Extra tools and services



HR library

The legal helpline is backed up by a comprehensive library, available on the new PrivateEdge website, of guides and templates on a wealth of HR and health and safety issues identified as being most valuable to businesses. Also included are regular bulletins on topical and emerging issues.

PrivateEdge website



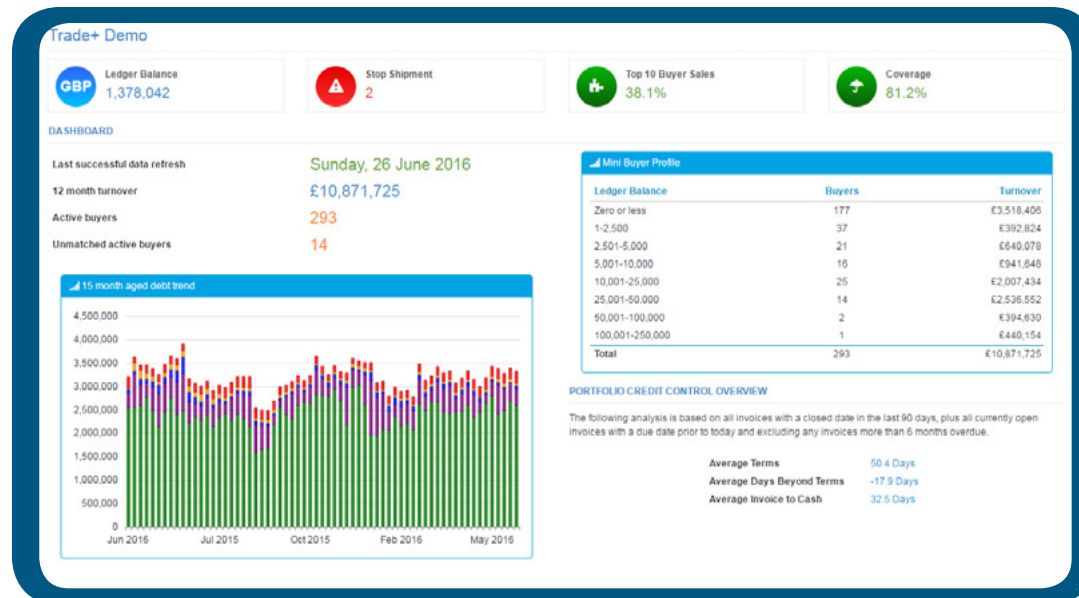
List of guides
and templates

What's Inside PrivateEdge: Extra tools and services



Credit management tool

New PrivateEdge policyholders are entitled to a free credit management system to give them greater visibility of their receivables portfolio and their individual customer's credit risk. The system is fed by a regular weekly upload of the clients invoice data and its intuitive dashboards display the amounts and the age of debt, so clients can see historical trends, receive auto alerts for payments "past due date", see where they are "over trading" and also where there is headroom to trade more.



What's Inside PrivateEdge: Optional coverages

New PrivateEdge is a “modular” product. At its heart lies D&O but it can be customised for clients with optional Crisis: Concierge, Employment Practices Liability, Pension Trustee and Employment Benefit Plan Liability and Crime covers.

Employment practices liability

Pension trustee and employment
benefits plan liability

Crime

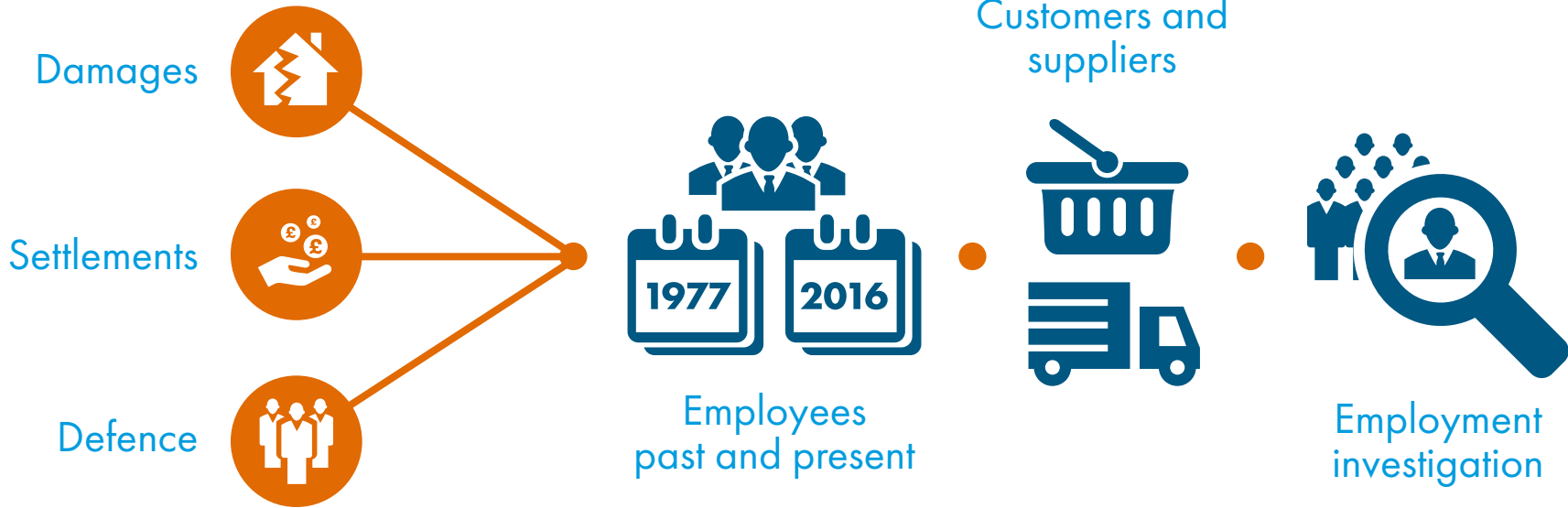
Crisis: Concierge

What's Inside PrivateEdge: Optional coverages



Employment practices liability

New PrivateEdge's Employment Practice Liability module covers damages, settlements and defence costs for a wide range of employment practice violations. We cover claims from employees past and present, from visitors like customers or suppliers and we cover the costs of employment investigations (like equal opportunities or racial equality).



What's Inside PrivateEdge: Optional coverages



Pension trustee and employee benefit liability

We cover the liabilities for pension trustees as well as individuals administering any company employee benefit or welfare plan. Regulators demand a rapid response and one cover highlight is emergency defence costs where companies and trustees can get legal assistance to respond immediately to the regulator, even if they can't contact us first.

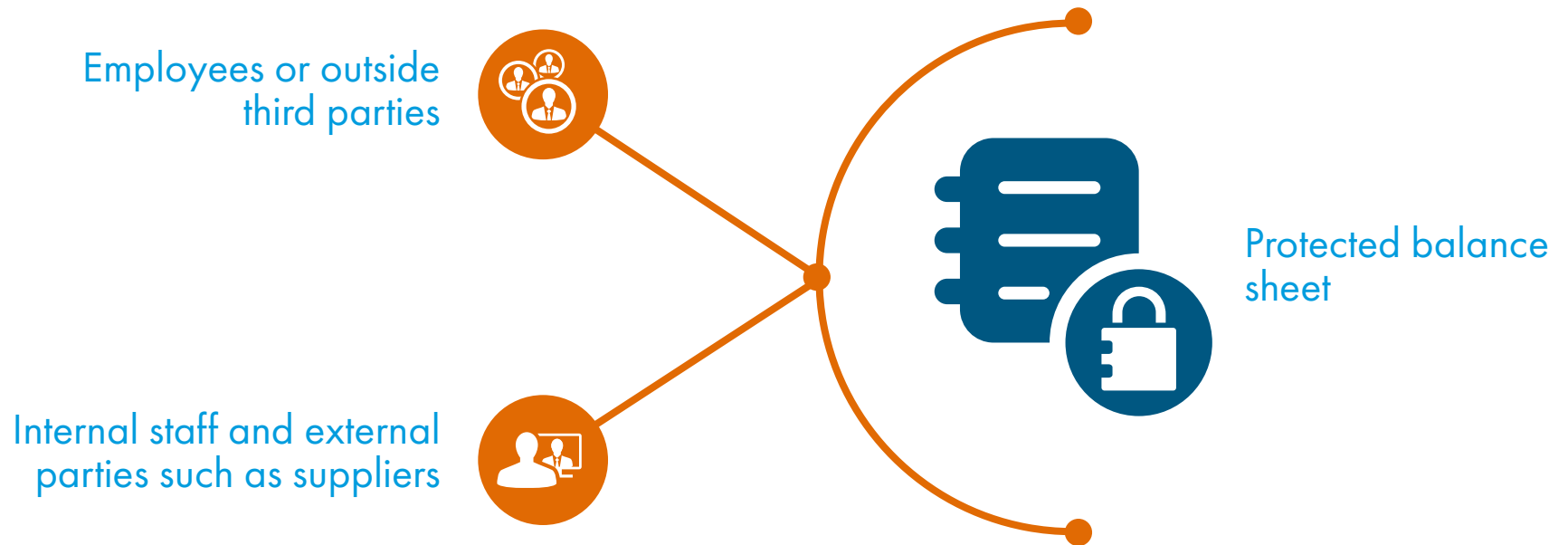


What's Inside PrivateEdge: Optional coverages



Crime

Our optional crime module protects the client's balance sheet from fraudulent or dishonest activities carried out by employees or outside third parties, or collusion between internal staff and external parties such as suppliers. Cover includes the costs of specialist pre-investigative services to help clients establish and quantify their loss.



What's Inside PrivateEdge: Optional coverages



Crisis: Concierge

Our optional Crisis: Concierge module provides 24/7 access to expert security consultants who will respond immediately to any threat or concern. Utilise it as your own virtual security department. The Crisis: Concierge solution is designed with small and medium businesses in mind. It provides access to security professionals with broad expertise to advise on a wide range of crises.





American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

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