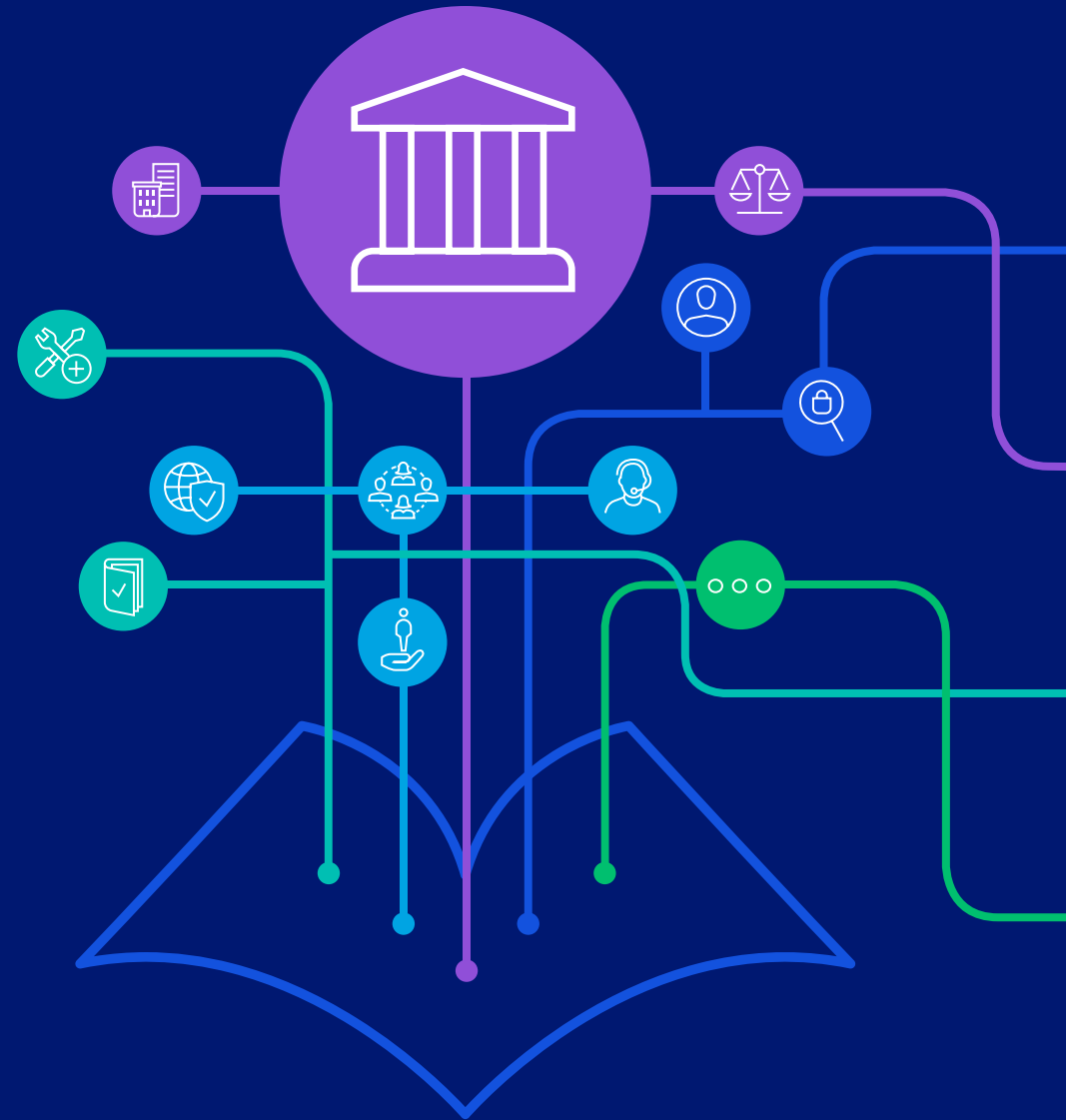




What's Inside PrivateEdge



For full pdf features, please view in Adobe Acrobat.

This marketing material is intended for insurance brokers and other insurance professionals for their information.
For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

PrivateEdge

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.

This booklet outlines some of the coverage options available under PrivateEdge. Please refer to your insurance broker, AIG underwriter or the policy wording and schedule for further details of cover and terms and conditions.

PrivateEdge for Individuals

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 PrivateEdge helps individuals.



PrivateEdge
for Individuals

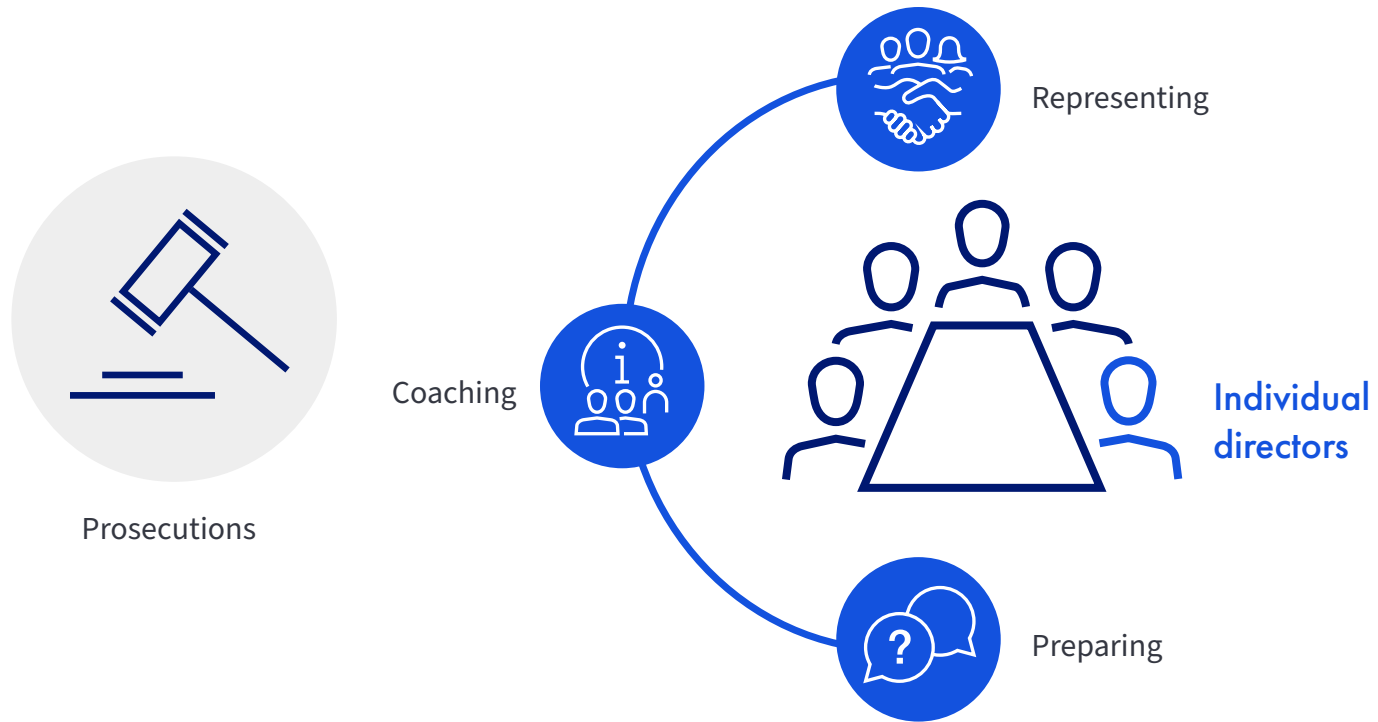


PrivateEdge
for Individuals



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.





Investigations and prosecutions



PrivateEdge
for Individuals

INSIGHT:

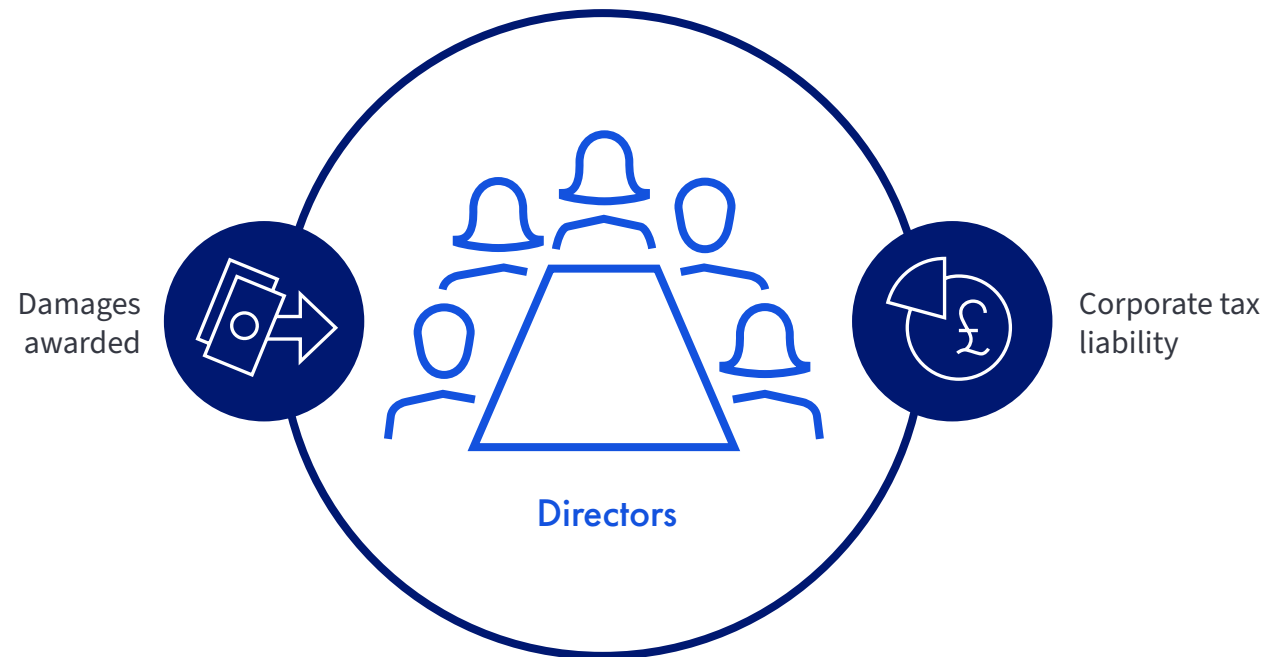
D&O Claims Insights

We're a leading D&O insurer with one of the industry's most experienced claims teams. a D&O claim can be an extremely difficult experience for clients, but with AIG no matter what kind of D&O claim you face we've seen something like it before. We've included a few of our claims insights throughout this booklet.



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





Damages and settlements



PrivateEdge
for Individuals

INSIGHT:

It's not just directors

It's not just directors that get drawn into D&O actions but others as well such as "de facto" directors, managers and supervisors. To be safe we cover all kinds of directors and all company employees in PrivateEdge as well as spouses, partners and heirs.



PrivateEdge
for Individuals



Disqualification and extradition

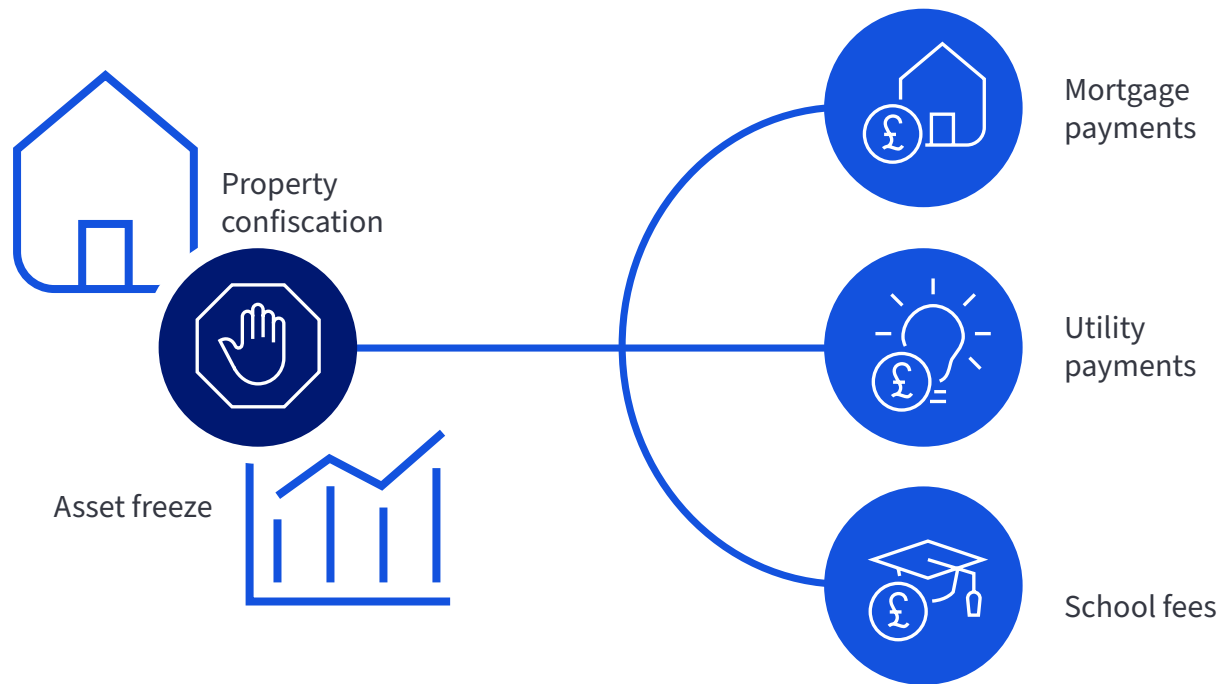
Cover for directors' legal and expert costs to defend themselves against any actions to disqualify them, or to extradite them (also includes PR costs to protect the director's reputation).





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.





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



PrivateEdge
for Individuals



Retired directors



PrivateEdge
for Individuals

INSIGHT:

Huge Sums

Claimants can take a “scattergun approach” claiming huge initial sums (e.g. six or seven figures) from an array of individuals. This can be a shock to managers or supervisors involved. We’re used to these tactics and fund the expert defence for clients that may not have otherwise been affordable for them.

PrivateEdge for Companies

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 PrivateEdge helps the company itself.



PrivateEdge
for Companies



Health and safety



PrivateEdge
for Companies

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



Preparation



Representation



Defence



Health and safety



PrivateEdge
for Companies

INSIGHT:

Tread Carefully

Being a great director isn't the same as being a good defendant. Many are strong-willed individuals who want to proactively lead situations, but in an "inquisitorial" environment they must tread carefully with expert guidance, particularly when facing difficult allegations by skilled investigators or prosecutors – which is funded by PrivateEdge.



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.



Company's legal
and expert cost
to defend...



Claims for injury



Property damage



Pollution

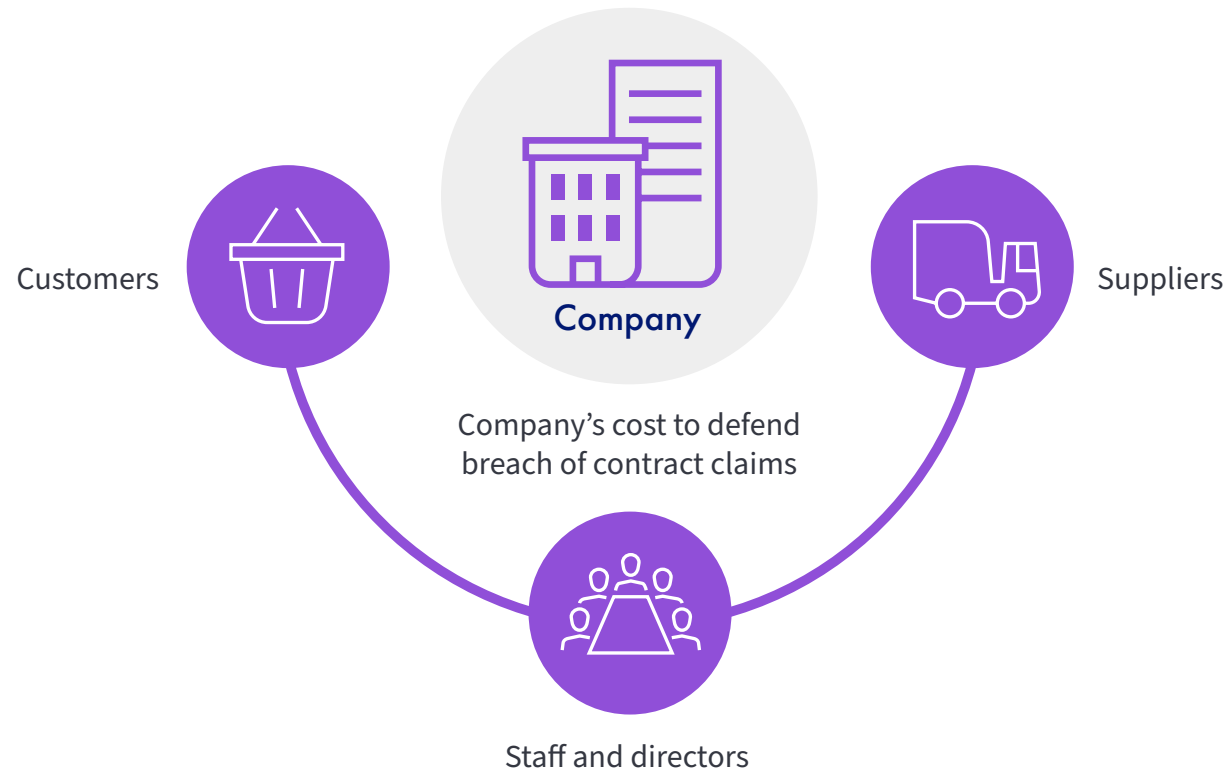


Breaches of contract



PrivateEdge
for Companies

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



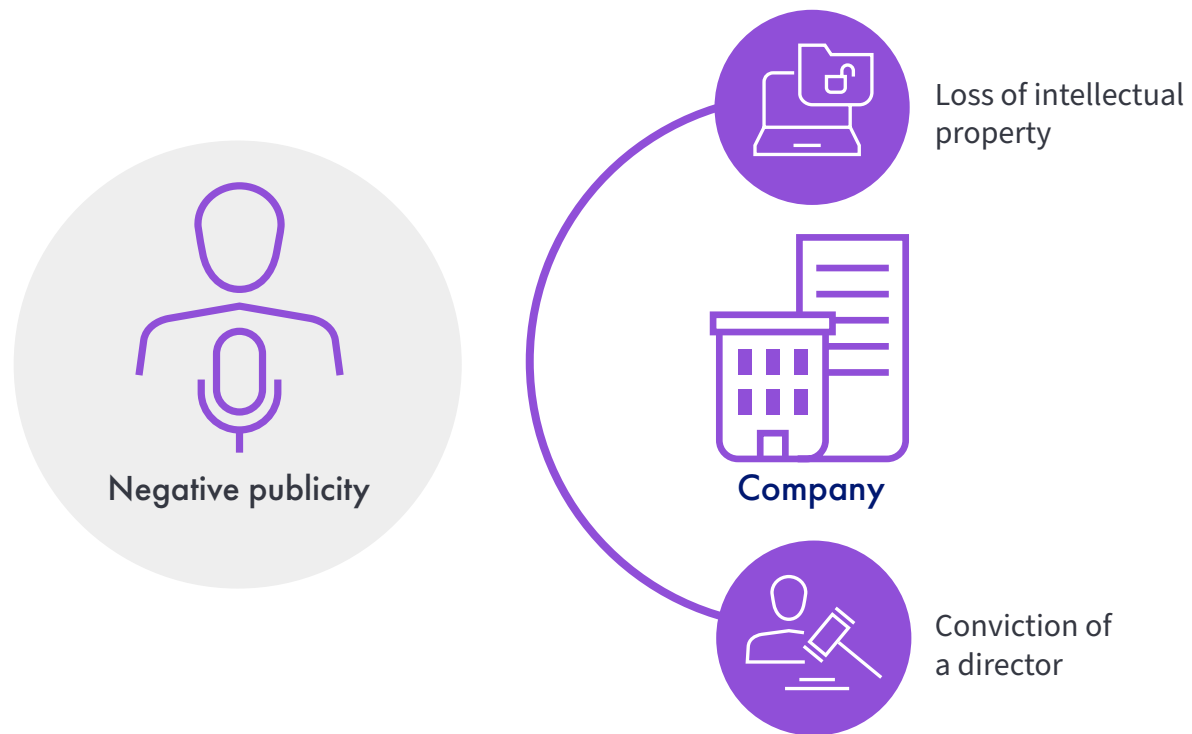


PrivateEdge
for Companies



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.





Reputational damage



PrivateEdge
for Companies

INSIGHT:

Terrifying Environments

The first time in a courtroom and hearing one's rights read can be a very intimidating experience. This is why we make sure that clients are thoroughly prepared, e.g. mock interviews to help directors rehearse the most important points in their defence and prepare them for tough questioning.

Free legal advice

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



Free Legal Advice



Free telephone
legal advice



Issues
covered



Kennedys



Mills & Reeve

Optional coverages

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



Optional
Coverages



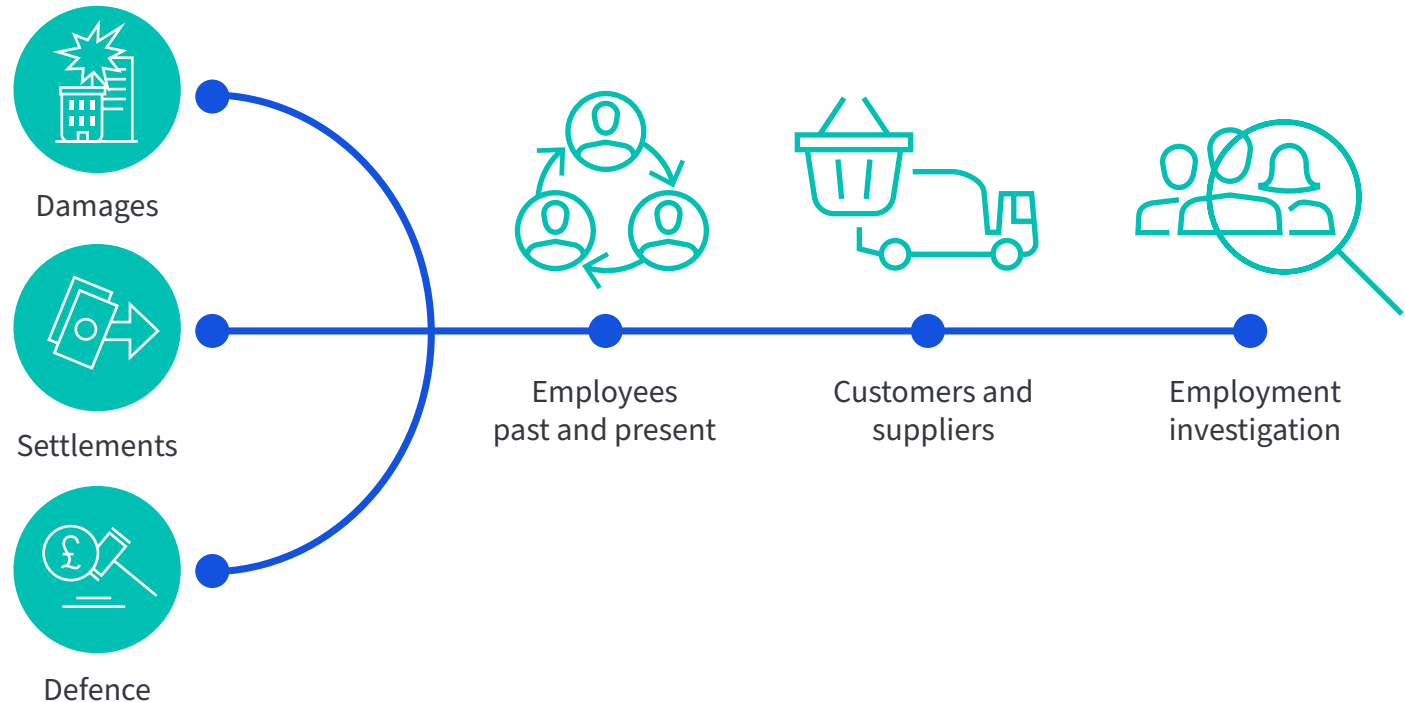
Employment practices liability

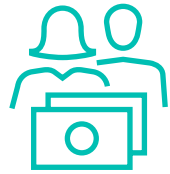


Optional
Coverages

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).

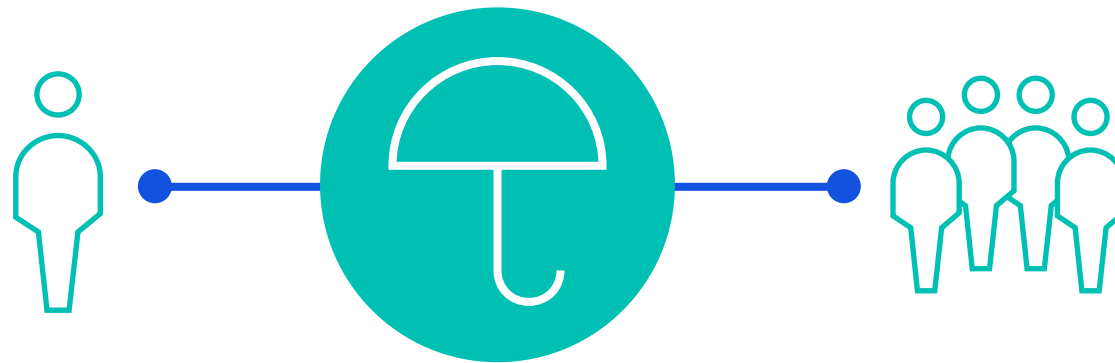




Pension trustee and employment benefits plan liability

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.



Optional
Coverages



Crime



Optional
Coverages

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.

Employees or outside
third parties



Internal staff and
external parties such
as suppliers



Protected
balance sheet



Optional
Coverages

INSIGHT:

Tread Carefully

Being a great director isn't the same as being a good defendant. Many are strong-willed individuals who want to proactively lead situations, but in an "inquisitorial" environment they must tread carefully with expert guidance, particularly when facing difficult allegations by skilled investigators or prosecutors – which is funded by PrivateEdge.



Security Response



Optional
Coverages

Our optional Security Response 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.

Security Response 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.



www.aig.com



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