

PrivateEdge D&O

A D&O liability package for private companies, partnerships and “not-for-profits”.



TARGET MARKET

PrivateEdge is designed for a wide market:

Privately Owned Companies
With turnovers up to £250m.

Partnerships
With turnovers up to £250m.

Not for Profits
All Not-for-Profit entities including charities and associations.

CAPACITY & MINIMUM RETENTION

- D&O “any one claim” (AOC) limits up to £15m with nil retention
- Entity/corporate liability AOC limits up to £5m with nil retention
- Options to add EPL AOC, Crime AOC and PTL AOC with very low retentions.

SWEET SPOTS

- Privately-Owned Companies, Partnerships and Not for Profits.
- All trades considered - we have an extremely wide appetite.

CONTACT

James Burke
James.burke@aig.com

CLAIMS SCENARIOS



BREACH OF CONTRACT:

A company was sued for supplying contaminated meat products. AIG helped find expert solicitors and paid the solicitors’ costs. An amicable commercial settlement resulted in them paying a fraction of the £1m sum claimed.



FIRE SAFETY REGULATIONS:

Local authority prosecuted directors for persistently failing to comply with fire regulations. We defended the directors and an acceptable solution was reached – defence costs were 5 figures.



UNFAIR TREATMENT OF SHAREHOLDERS:

A minority shareholder sued the company’s directors for taking decisions that unfairly prejudiced his position. We set up separate legal representation and paid six figure sum defence costs for each director.

HEADLINES



“ANY ONE CLAIM”: Limits for all sections and wide protection for the company including Health and Safety investigations costs, fees for intervention and the company costs of defending prosecutions from any regulatory body.



TAILORED OPTIONAL MODULES:

Includes: Employment Practices Liability, Pension Trustee and Employee Benefits Liability and Crime to meet your clients’ needs.



HSE PROTECTION: Includes Health and Safety inspections, investigations and prosecutions cover for individuals and the entity.



FREE LEGAL ADVICE: From 3 of the UK’s top legal firms with a 24 hour hotline followed by scheduled call-back with a specialist lawyer in the exact area that your client is concerned about.



FREE CREDIT MANAGEMENT SYSTEM:

Clients can analyse their customers’ outstanding payments: see who is performing well, where there might be danger signals and, if they wish, purchase trade credit insurance for individual customers.



PROSECUTIONS: Covers the company’s costs of defending any claim seeking fines and penalties.



CLAIMS EXPERIENCE: Experienced D&O claims teams guide and reassure clients and settle thousands of D&O claims every year.



EASY TO PURCHASE: Online via AIG Extra or over the phone via our service desk. You can even request a quick quote from the Sales Tool app.

Please note: £ (GBP)

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