

DIRECTORS AND OFFICERS FEATURE LIST

COVERAGE FOR DIRECTORS AND OFFICERS

	Directors & Officers	Starter Policy
Legal Liability from Wrongful Acts	✓	✓
Corporate Reimbursement	✓	✓
Defence and Investigation Costs and Expenses	✓	✓
Criminal Defence Costs	✓	✓
Pollution Defence Costs	✓	✓(50,000)
Extradition Defence Costs	✓	✓
Deductible	Nil	Nil
Directors Employment Practices Liability	✓	✓
• Unfair Dismissal	✓	✓
• Race discrimination	✓	✓
• Sex discrimination	✓	✓
• Age discrimination	✓	✓
• Disability discrimination	✓	✓
• Emotional distress	✓	✓
Acquired Companies	✓	✓
Outside Directorships – included	✓	✓
Subsidiary Companies - included	✓	✓
Circumstance accepted as claim	✓	✓
6 years Retired Directors run off cover	✓	✓
Additional limit for unindemnifiable loss ¹	✓	x
Rectification costs after Identity theft	✓	✓
Deceased Directors heirs	✓	✓
Spouse covered for joint property	✓	✓

CORPORATE LIABILITY - COVERAGE AVAILABLE BY ENDORSEMENT

Legal Liability from Wrongful Acts	✓	N/A
Defence and Investigation Costs and Expenses	✓	N/A
Criminal Defence Costs	✓	N/A
Pollution Defence Costs	✓	N/A
Deductible	£2,500	N/A
Breach of Contract Defence Costs ²	✓	N/A

EMPLOYMENT PRACTICES - COVERAGE AVAILABLE BY ENDORSEMENT

Corporate Liability from Covered Employment Practices Wrongful Acts	✓	N/A
• Unfair Dismissal	✓	N/A
• Race discrimination	✓	N/A
• Sex discrimination	✓	N/A
• Age discrimination	✓	N/A
• Disability discrimination	✓	N/A
Deductible	£2,500	N/A
Defence and investigation Costs and Expenses	✓	N/A

OTHER COVERAGE DETAILS APPLICABLE TO ALL SECTIONS

Aggregate Limit of Indemnity	✓	✓
Discovery Period	✓	✓
Limited Reporting Period	✓	✓
Representation cost for regulatory investigations	✓	✓
Emergency Defence Cost	✓	x
Insured to approve claim settlements	✓	✓
Criminal Defence Costs and Expenses following Death or Bodily Injury	✓	x

EXCLUSIONS

	Angel 09/07	Small Business
Actual Bodily injury, sickness, disease or death of any person	YES	YES
Property damage including loss of use	YES	YES
Pollution including rectification and clean up costs	YES	YES
Actual dishonest, fraudulent or malicious acts where convicted	YES	YES
Gaining of profit where no entitlement	YES	YES
Breach of any professional services	YES	YES
• Write back for failure to supervise	YES	YES
Known circumstances	YES	YES
Nuclear incidents	YES	YES
War	YES	YES
Terrorism	YES	YES
Legal actions brought in the USA and Canada	YES	YES
• Buy Back available		
Applicability of exclusions against D&O's not imputed on innocent D&O's	YES	YES
Fines and Penalties	YES	YES
Employment Related benefits	YES	YES
Employment Contract benefits	YES	YES
Building alterations for access by disabled persons	YES	YES
Partial Closely held exclusion, 25% threshold or less	YES	YES
Bankruptcy		For 180 days
Insured versus Insured	Silent	Silent
Prior and pending litigation	Silent	Silent

RISK MANAGEMENT SUPPORT

Free legal advice help line	✓	✓
Directors Manual	x	✓
Company Tips and Advice newsletter	✓	x
Personnel Tips and Advice newsletter with Employment Practices extension	✓	x
Free three month access to Personnel plus web site with Employment Practices extension	✓	

¹ When Purchased in conjunction with corporate liability
² Sub limit £50,000

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