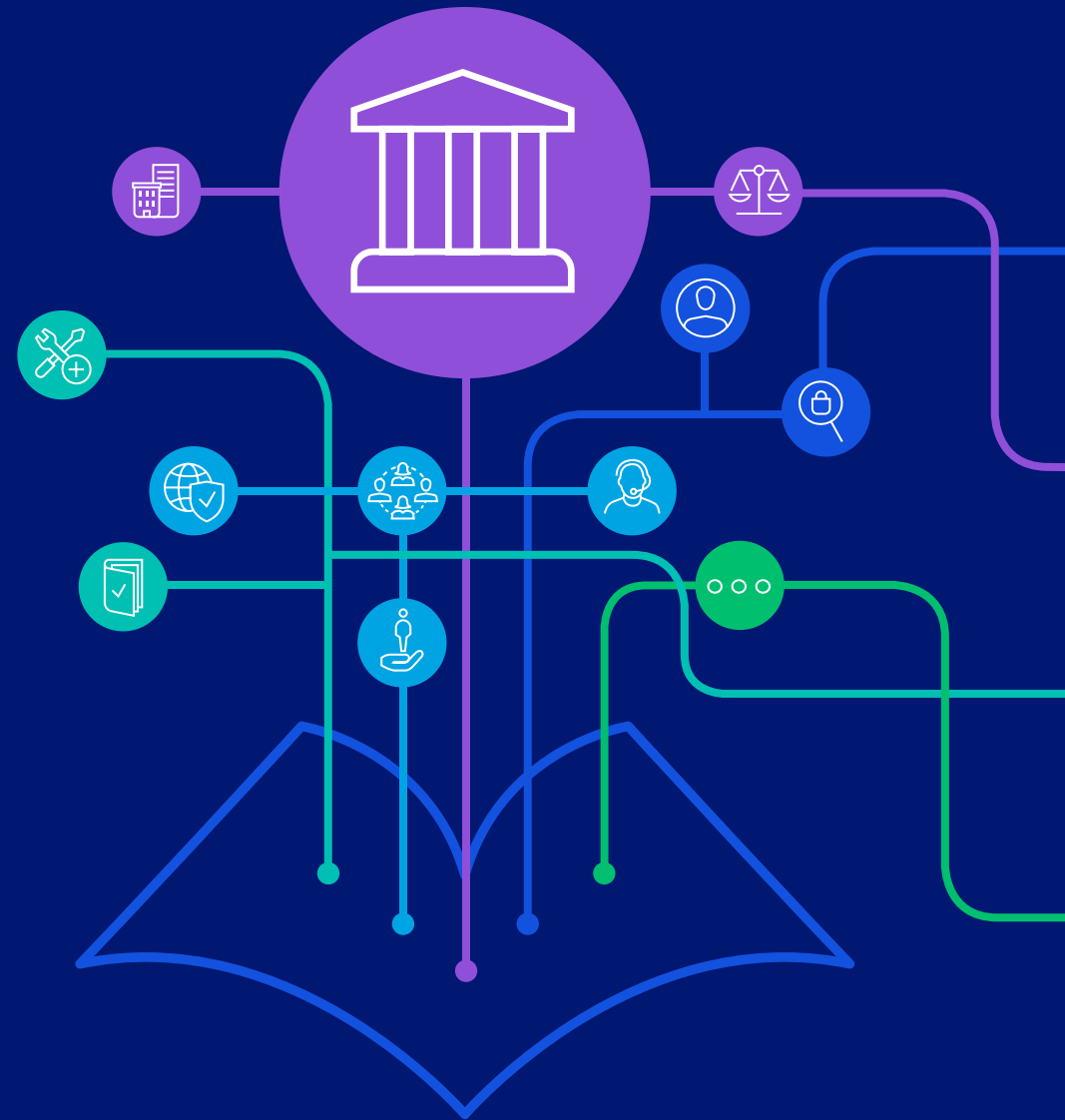




What's Inside PrivateEdge



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.

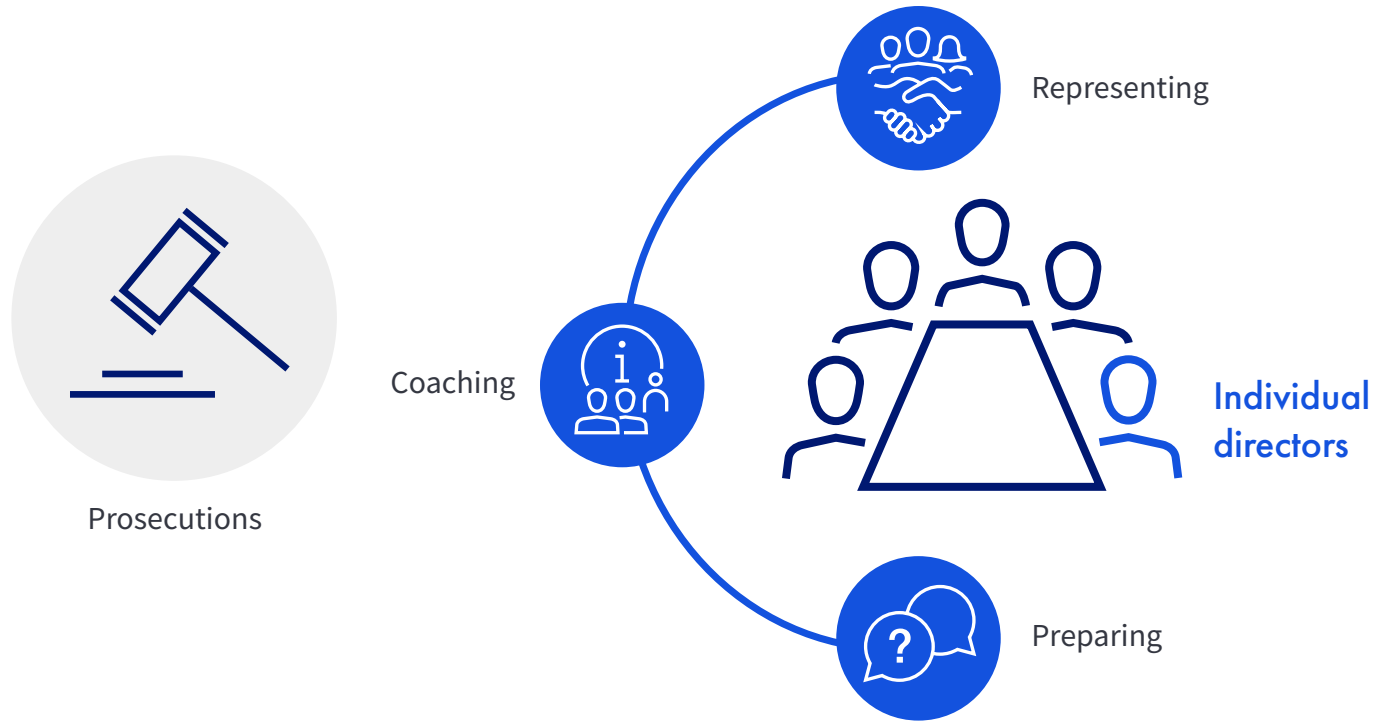


PrivateEdge
for Individuals



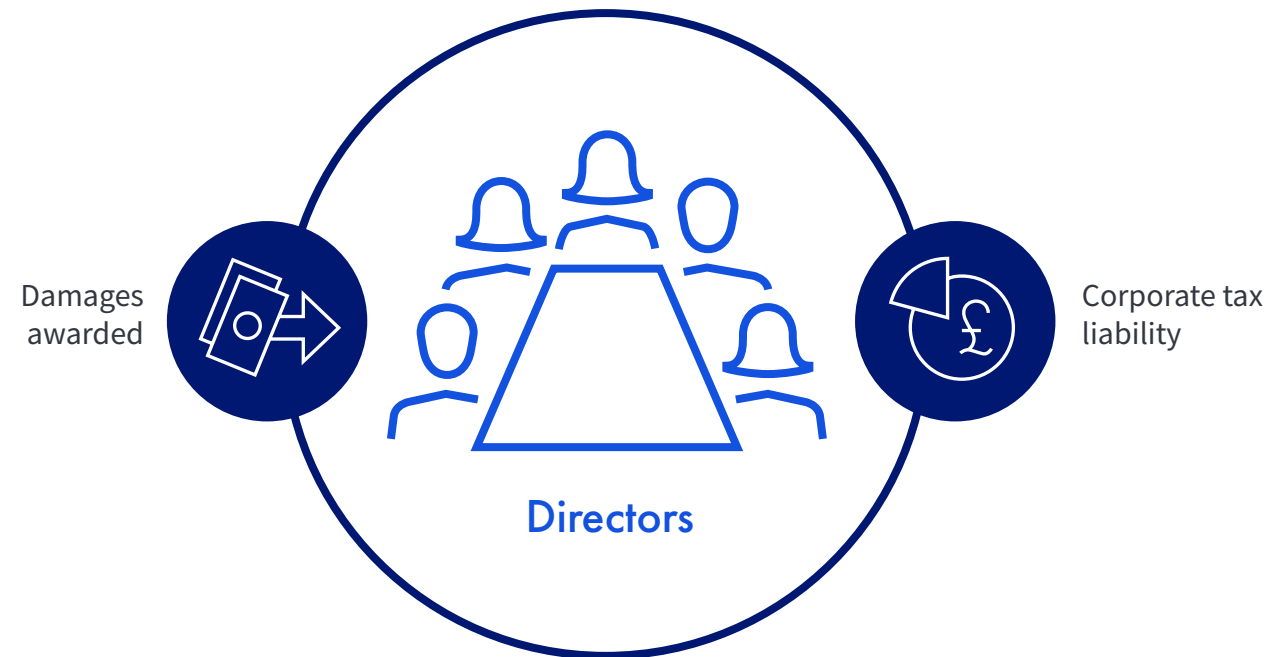
Investigations and prosecutions

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



Damages and settlements

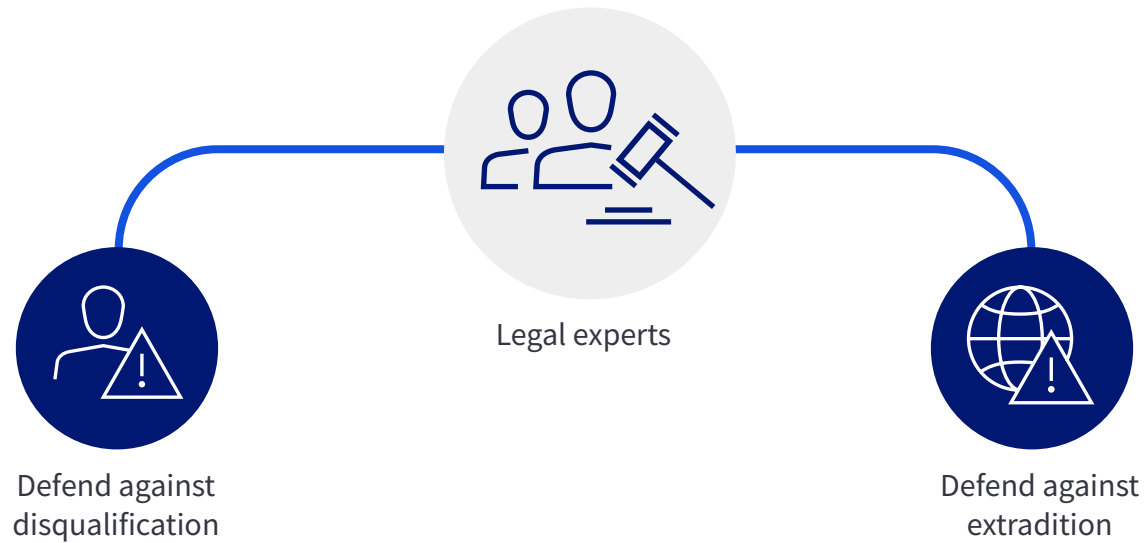
Cover for individual director's damages and settlements – such as damages awarded against a director to creditors after a business insolvency or a director's liabilities for corporate tax





Disqualification and extradition

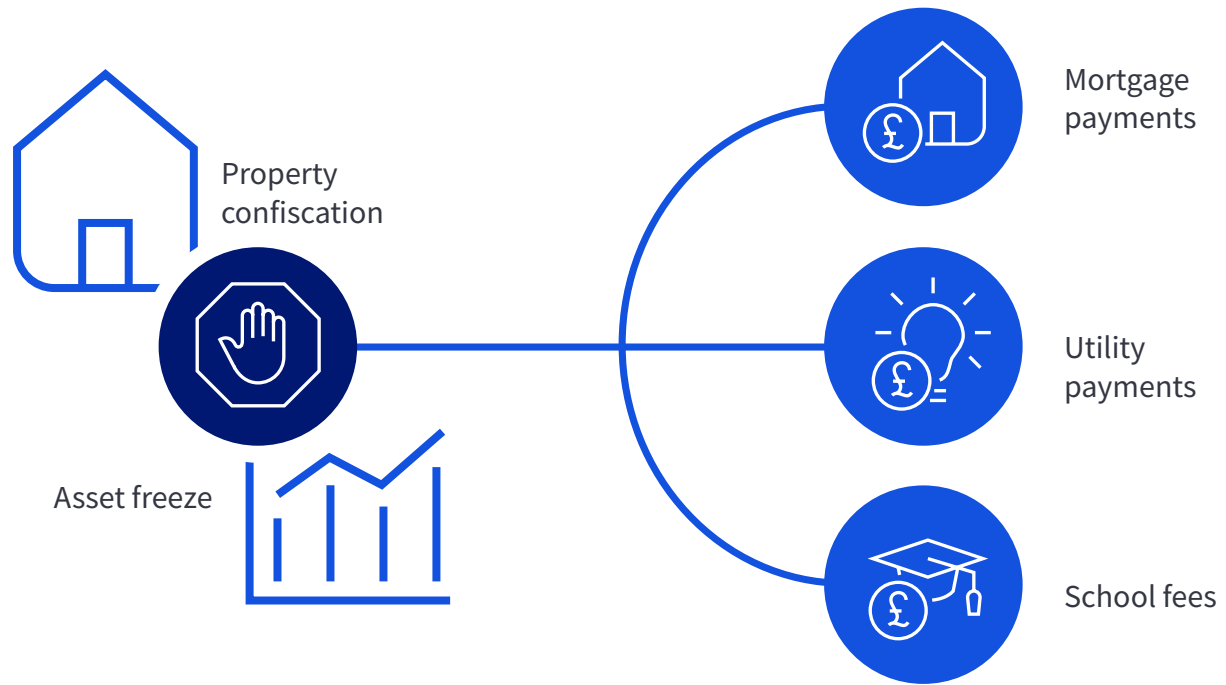
Cover for directors' legal and expert costs to defend themselves against any actions to disqualify them, or to extradite them (also includes PR costs to protect the director's reputation).





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



PrivateEdge
for Individuals

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 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



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

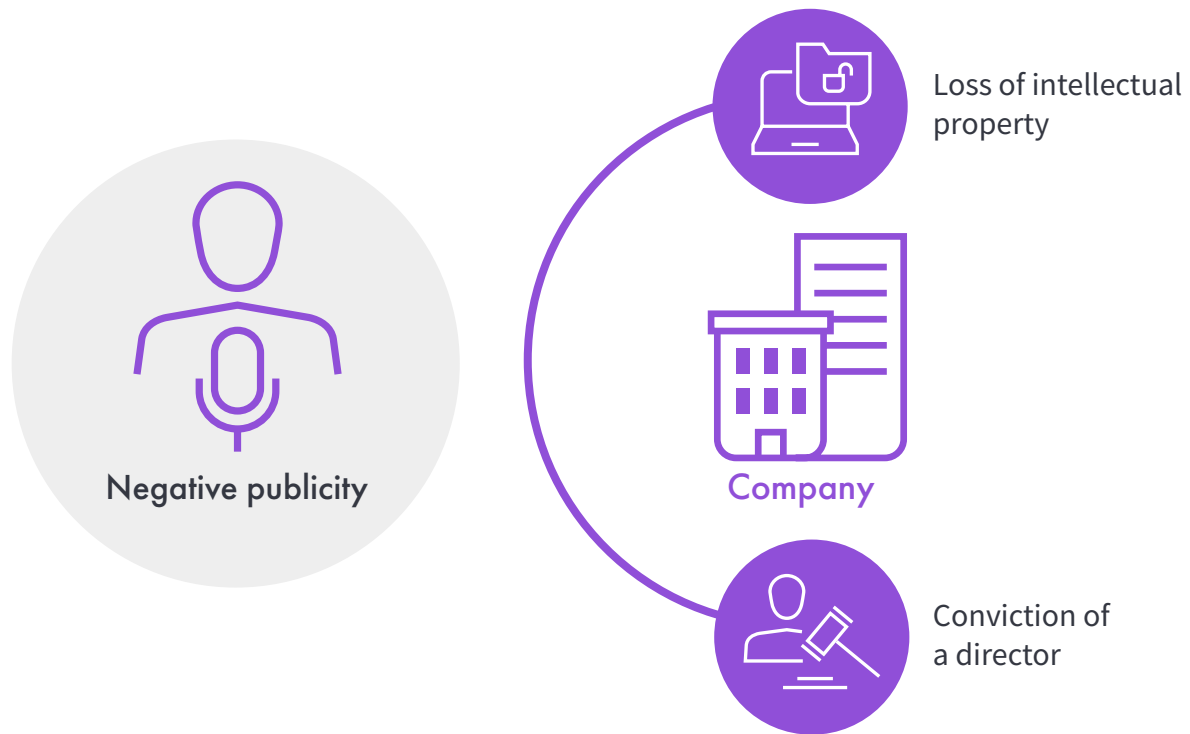
Cover for the company's costs of defending breaches of contract claims
– written or oral – such as claims from customers or suppliers.





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.



PrivateEdge
for Companies

Extra tools and services



Extra Tools
and Services



Extra Tools
and Services



Free legal advice

All PrivateEdge policyholders are entitled to free telephone legal advice from a top 50 UK law firm (Womble 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



**Womble Bond
Dickinson**



Kennedys



Mills & Reeve

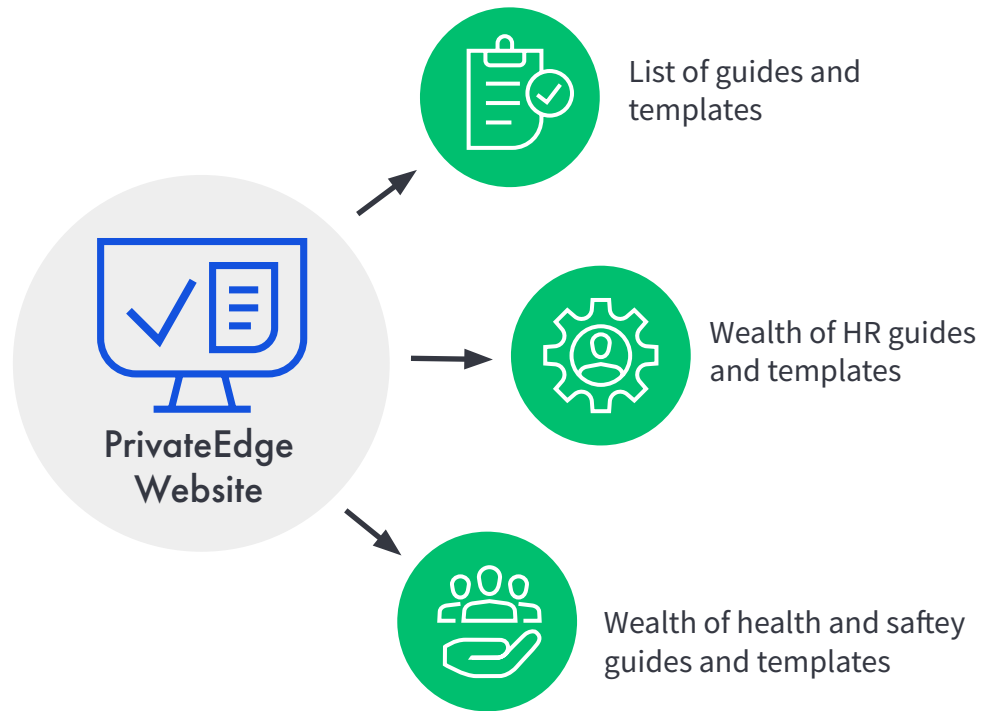


Extra Tools
and Services



HR Library

The legal helpline is backed up by a comprehensive library, available on the 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.



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



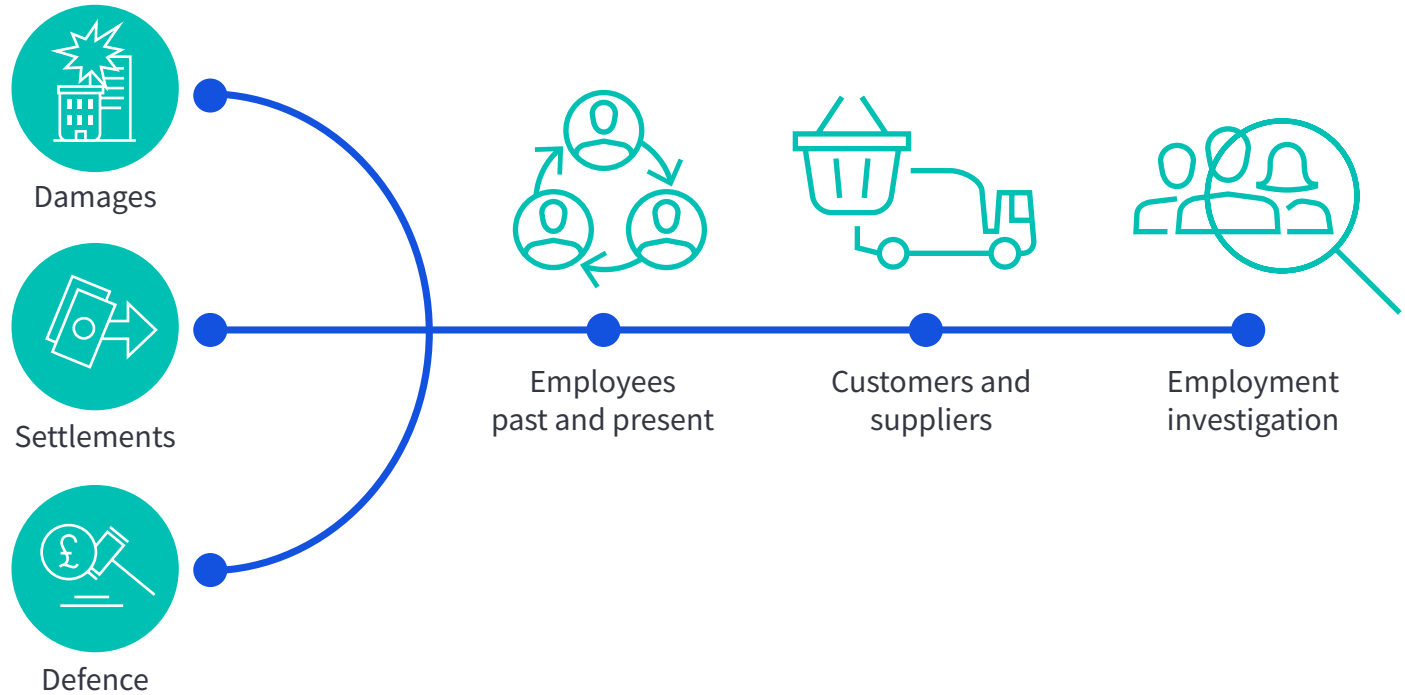
Employment practices liability



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).

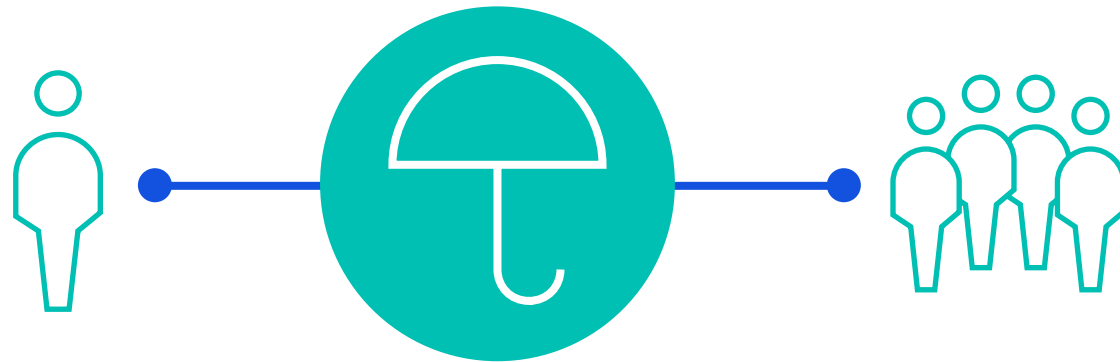




Pension trustee and employment benefits plan liability

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

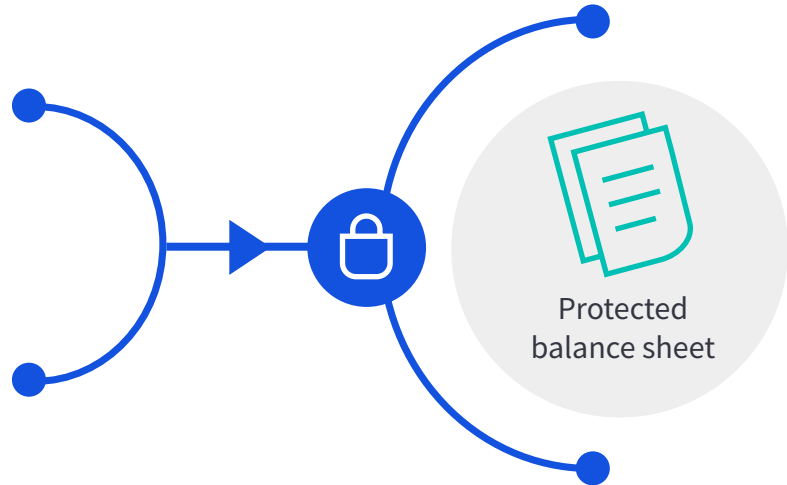
Our optional crime module protects the client's balance sheet from fraudulent or dishonest activities carried out by employees or outside third parties, or collusion between internal staff and external parties such as suppliers.

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





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.



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