



## Directors' and Officers' Liability

Directors' & Officers' Liability (D&O) is in our DNA.

AIG has been writing D&O insurance around the world for more than 40 years and has handled more D&O claims than any other insurer in the market. This experience means that no matter what threats and exposures directors face, in any company, sector or continent, AIG can offer a solution. It also means that our coverage is constantly road-tested and is continually evolving.

### Key Features

#### Manager protection against a rise in claims

- Extra cover available to respond with a fresh limit should another claim arise
- For Commercial Institutions, no retention as standard for any loss
- Mitigation extension enables proactive action to head-off potential claims against managers

#### Manager protection against increasing regulatory scrutiny

- Cover for pre-claim requests for information by regulators as well as cover for internal investigations
- Specific cover for individuals targeted in investigations
- Cover for costs involved in retaining legal advisers to respond to a raid or onsite visit by an official body, or a public announcement of such a raid
- Personal expenses cover when property is confiscated or assets are frozen, includes schooling, mortgage payments or rental costs, utilities costs and personal insurance premiums

#### Manager protection in overseas jurisdictions

- Access to an unmatched understanding of international D&O litigation
- Access to AIG's expertise in emerging economies
- The most favourable foreign insurance cover from a local AIG policy is applied if it is broader than Gold Complete
- Access to our new Passport International program

#### Manager protection against investor scepticism



- Cover for costs associated with derivative demand hearings
- Cover for managers to attend a hearing for a company's insolvency
- Cover for managers' personal liabilities for unpaid corporate taxes

#### Manager protection against increasing shareholder activism

- For Commercial Institutions, regardless of outcome, cover is provided to protect a managers' reputation against negative PR activity including social media
- Policy provides interpretive advice for international laws

#### Manager protection as actions get more "personal"

- Access to severability of exclusions so individual managers are not prejudiced by the actions of others
- Lifetime run-off cover for retired managers for their actions while they were employed
- Cover now extends to all managers and employees

#### Manager protection for non-indemnified loss or non-indemnified management investigation costs by providing Side A match

- If Side A Protection is purchased in conjunction with this Section, the cover available to the Manager for any Non-Indemnified Loss, or Non-Indemnified Management Investigation Costs, shall be extended to the breadth of cover provided under the Side A Protection Section

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