



Lifetime Prospectus Liability

At AIG, we know that directors need to embrace opportunity, and that companies must constantly manage their capital structure and their ability to finance expansion. We want to help our customers face the future, grow, and conduct business with confidence. Our Lifetime Prospectus section provides a solution for key stakeholders involved in the preparation and marketing of disclosure documents.

Key Features

Broad cover for key stakeholders involved in prospectus claims

- Cover for managers and the company arising from any prospectus claim
- Cover is also available for prospectus underwriters, controlling shareholders and vendors – and for loss where the company has provided an indemnity
- Cover includes investigations and critical regulatory events
- Cover includes claims from the prospectus document, and statements made in road shows
- Complimentary legal advice from our legal panel with respect to prospectus liability claims

Lifetime Cover

Not all prospectus claims can be statute barred, therefore:

- Cover under this section has no expiry date and is available for the key stakeholders in the disclosure document on a ‘Lifetime’ basis
- Cover has the ability to ‘ring fence’ document-related exposures, and to note multiple documents on the one prospectus policy

Assistance with adverse publicity

- Cover includes manager reputation protection against negative PR activity – no requirement for exoneration
- Cover includes media management fees for PR consultants to mitigate company reputational damage caused by the cancellation or postponement of an offering due to a force majeure event

Manager protection extensions



- Personal expenses cover when property is confiscated or assets are frozen, including schooling, mortgage payments, rental costs, utilities costs and personal insurance premiums
- New mitigation extension enables proactive action to head-off potential prospectus claims against a manager
- Cover for pre-claim requests for information by regulators and cover for internal investigations
- Cover for costs associated with derivative demand hearings
- Cover for managers to attend a hearing for a company's insolvency
- The policy provides interpretive advice for international laws

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