



## Tailor a Policy to Suit Your Needs

We know that now, more than ever, companies must be flexible, dynamic and must strive to continually evolve and do things better. We know that insurance must evolve to meet those needs too, and so we have designed this policy to be flexible to meet these needs. Below are some of the ways we can structure a policy that will help you meet your goals.

### Modular Approach

Gold Complete has a revolutionary modular design. It is a truly flexible solution designed to cover a variety of management exposures. This allows you to select from a range of covers and to provide a tailored solution that addresses your exposures.

The format of the wording is also consistent across all covers. As many terms and conditions as possible are shared between the sections offering an ease of understanding and eliminating gaps in cover. This consistency extends to how claims are managed, and how the policy is administered.

Each cover has its own limit available. The wording is designed to allow each of the sections to be purchased individually or in combination with each other to suit your individual requirements.

### Annually Renewable or Evergreen

Gold Complete may be offered as either a traditional ‘annually renewable’ policy or an ‘evergreen’ insurance policy. The benefits of selecting an ‘evergreen’ insurance policy include that the time-consuming and often complicated annual renewal process is eliminated, and cover is rolled over each year (with a fresh limit reinstated at the Anniversary Date) unless you or AIG elect to undergo a Review. In this event, the policy will still provide you with a further twelve months cover before any terms and conditions can be changed, providing you with security and certainty.

The only process you will need to follow each year if you select ‘evergreen’ is to simply fill out an annual declaration, submit a copy of your company’s most recent audited financial statements and pay the annual premium for the policy to continue.



### Long Term Agreements

We are open to negotiating multi-year policies.

Prospectus liability and run off covers are now all available on a lifetime basis as standard.

### Structuring a Policy

In the past, directors and officers have been left exposed to litigation when securities class action depleted the limit available to them under their traditional combined D&O and Company Securities policies. AIG was the first insurer to offer a stand-alone Company Securities solution to Australasian corporations, and Gold Complete retains that stand-alone limit option. Separate D&O and Company Securities limits remove the potential risk of eroding or exhausting the D&O insurance policy limit with company claims and won't compromise the intended protection for the individuals. However, if you would prefer, you can choose a D&O and Company Securities program with a shared limit.

### Reinstatements

For the first time in the Australasian market, reinstatements are available across D&O, Prospectus Liability, Run-off, Employment Practices Liability, Superannuation Trustees and Crime.

### Backdated Continuity & Difference in Conditions

AIG understands how important it is for you to maintain continuity of cover, so we are happy to consider backdating continuity for you. This extension allows for a claim to be submitted to AIG even if it could have been notified under a previous policy but where you have innocently failed to do so or are unable to and has been declined by the previous insurer.

Further, for those who have not had time to undertake a side-by-side comparison of Gold Complete against their existing wording, we offer a Difference in Conditions extension for the first 12 months of the policy.

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