



Side A Protection

With AIG's extensive experience in writing Directors' and Officer's insurance, and the knowledge we have gained from listening to our clients and monitoring the corporate environment, we understand where the pressure points are. We know that managers are facing unprecedented regulatory and political scrutiny, mounting shareholder activism, and a recessionary environment. We also know that there may be instances where a company can't or won't provide indemnity, or where an insurance program is unable to respond.

AIG's Side A Protection provides a sleep-easy solution for the personal protection of managers, with access to the claims handling of our award winning Claims team.

Key Features

Responds to non-indemnifiable loss

- Cover includes management liability, investigations and outside entity directors protection, where a company is unable, fails or refuses to indemnify
- Cover is provided where the limit of an underlying insurance program or sub-limit has been exhausted

Difference in conditions cover

- Cover is also available where an insurance program does not make payment because the loss is excluded, or an underlying insurer refuses or is unable to indemnify

Underlying match assurance

- Loss is extended to include non-indemnified loss provided by the primary policy

Manager protection

- Personal expenses cover when property is confiscated or assets are frozen – includes schooling, mortgage payments or rental costs, utilities costs and personal insurance premiums
- Cover for managers called into enquiries about the company's insolvency
- Cover for managers' personal liabilities for unpaid corporate taxes
- Cover provides protection of a managers' reputation against negative PR activity, including social media



- Cover now extends to all managers and employees
- For Commercial Institutions, cover for pre-claim requests for information by regulators and cover for internal investigations
- For Commercial Institutions, cover for costs associated with derivative demand hearings

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