

PrivateEdge Plus

PrivateEdge Plus is a flexible insurance package that allows private companies of any size to obtain market-leading management and professional liability coverages tailored precisely to provide the protection needed for the risks that threaten their company, management, employees, board of directors and others.

Underwritten by Executive Liability, PrivateEdge Plus allows companies to choose one or more of the following seven coverages and combine them in one comprehensive program—with shared or separate limits:

- Directors, Officers and Private Company Liability Insurance
- Employment Practices Liability Insurance
- Fiduciary Liability Insurance
- Commercial Crime Insurance
- Miscellaneous Professional Liability Insurance
- Employed Lawyers Professional Liability Insurance
- Kidnap and Ransom/Extortion Insurance

Ultra-Flexible And Easy

Companies simply make selections based on their needs and can rest assured that they are receiving Executive Liability's market-leading coverage. No matter how many coverages you choose, there will be just one interactive online application and one point of contact from quote to bind.

PrivateEdge Plus offers superior coverage private companies need, delivered in a highly efficient and effective manner.

Consistent Excellence, From A World-Leading Underwriter

PrivateEdge Plus insureds gain superior protection across multiple lines, all underwritten by Executive Liability, a world leader in management and professional liability insurance. The exceptionally broad coverage of PrivateEdge Plus comes with the industry-leading financial strength and unparalleled litigation management services of Chartis which include:

- Access to the nation's premier attorneys to defend management and professional liability lawsuits
- Specialized services designed to mitigate ultimate damages and optimize claims recovery
- Training on sound workplace practices through EPL Pak® Premier
- Crisis management expertise to help resolve kidnappings

To learn more about PrivateEdge Plus, please visit www.chartisinsurance.com, email executiveliability@chartisinsurance.com, or contact your insurance broker.

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175 Water Street
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CHARTIS 
Your world, insured

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Executive Liability



PrivateEdge Plus

Directors & Officers (D&O) Private Company Liability Insurance

Directors and Officers of private companies, along with the entity(ies) they represent, are finding themselves under fire in lawsuits from numerous constituents, including employees, shareholders, customers, governmental bodies, and others. Despite this alarming trend, many private company directors and officers continue to underestimate the risks they face when taking on management responsibilities. Their quest to contribute to the company's bottom line by dealing with day-to-day operations or making general business decisions can leave them more vulnerable to lawsuits. Moreover, these lawsuits can have a particularly severe impact; since the directors', officers', and owners' personal net worth is often tied directly to the long-term financial health of the company.

The D&O coverage section of PrivateEdge Plus provides coverage to the company and many of the individuals who are frequently named in these suits, including past, present or future directors and officers, employees of the company and outside entity executives.

Key Coverage Advantages

- No penalty for insured's failure to consent to claimant/plaintiff settlement offer deemed acceptable by Insurer
- CrisisFund® coverage offers access to top public relations consultants to help manage communications surrounding covered crisis events
- Coverage for investigative costs arising out of a shareholder derivative demand¹
- Worldwide application of coverage
- Flexible claims reporting provision allows claims to be reported up to 90 days post policy expiration, provided that they are reported as soon as practical
- Automatic coverage for acquired Subsidiaries
- Dramatically narrowed Insured versus Insured exclusion

Submission Requirements

- PrivateEdge Plus Application
- Most Recent Financial Statement for Applicant
- Side A Excess Executive Liability Insurance

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¹ Subject to sublimits.

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Employment Practices Liability (EPL) Insurance

Employment practices claims have become commonplace for companies of all sizes, and even “routine settlements” in these claims can bankrupt growing businesses. Meanwhile, recent U.S. Supreme Court rulings impose greater liability on employers in discrimination lawsuits.

The EPL coverage section of PrivateEdge Plus addresses the wide variety of claims commonly brought by employees against private companies, including lawsuits alleging wrongful termination, discrimination, harassment, retaliation and other employment practices violations.

Coverage applies to the company and many of the individuals who are frequently named in these suits, including company directors, officers and employees. Covered employees include full-time, part-time, temporary and seasonal workers; past and present employees; and applicants for employment. Coverage is also provided for Equal Employment Opportunity Commission and Office of Federal Contract Compliance Program (OFCCP) proceedings and investigations.

Key Coverage Advantages

- Access to EPL Pak[®] Premier, a market-leading suite of loss prevention tools and resources to assist clients with regulatory compliance, training and best practices EPL risk management
- Third-party discrimination and sexual-harassment coverage (e.g., customers and clients)
- Punitive damage coverage¹
- Coverage for leased employees and independent contractors
- Coverage for front- and back-pay claims
- Flexible claims reporting provision allows claims to be reported up to 90 days post policy expiration, provided that they are reported as soon as practical

Submission Requirements

- PrivateEdge Plus Application
- Most Recent Financial Statement for Applicant
- Side A Excess Executive Liability Insurance

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¹ Where insurable by law.

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Fiduciary Liability Insurance

Employees, their beneficiaries, and regulators now routinely seek to hold individuals personally responsible if they perceive mismanagement or improper handling of pension and welfare benefit plans. Lawsuits alleging imprudent plan investment or misrepresentation by fiduciaries have become commonplace. The Employee Retirement Income Security Act of 1974 (ERISA), which governs employee benefit plans and regulates fiduciary responsibility, has been steadily amended to expand protection for plan participants, thus making fiduciaries significantly more accountable. Even routine management decisions can lead to personal liability for a company's directors and officers.

The Fiduciary coverage section of PrivateEdge Plus provides the high level of fiduciary liability coverage growing businesses need. The policy protects the business owners, directors, officers and employees, the plan sponsor, and the plan itself against allegations of breaches of fiduciary duty and errors in plan administration. Coverage addresses a wide variety of claims and provides unique flexibility and support in managing litigation and mitigating losses. The policy covers, with no listing, pension and welfare plans, including plans that are sold or terminated during the policy period, as well as qualified and non-qualified plans.

Key Coverage Advantages

- No penalty for insured's failure to consent to claimant/plaintiff settlement offer deemed acceptable by Insurer
- Flexible claims reporting provision allows claims to be reported up to 90 days post policy expiration, provided that they are reported as soon as practical
- Investment Loss coverage is provided in the policy
- No "Prior Acts" Exclusion in the base form

Submission Requirements

- PrivateEdge Plus Application
- Most Recent Financial Statement for Applicant
- Financials for (5) Five Largest Pension Plans by Asset Size

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Commercial Crime Insurance

Losses due to fraud occur in companies of all sizes regardless of industry type. Eighty-five percent of companies responding to a recent survey reported incidents of fraud within the past three years — with an average loss per company of \$8.8 million. Among larger companies, the average loss soared to \$26 million.¹ Sound internal controls might help prevent employee theft, but no controls are impenetrable. In order to properly manage the risk of employee theft, good internal controls must be accompanied by appropriate Fidelity and Crime Insurance.

The Commercial Crime coverage section of PrivateEdge Plus protects against potentially devastating employee fraud-related losses. Broad protection for losses related to employee theft is provided and can also include coverage for losses caused by others resulting from forgery or alteration, theft of money and securities, computer fraud, and funds transfer fraud.

Key Coverage Advantages

- Broad definition of employee—including part-time, temporary and student workers—and terminated employee coverage, up to 60 days
- 60 day notice of cancellation
- Automatic acquisition coverage for entities that comprise up to five percent of the total assets of the insured
- Option to use the Fidelity Research and Investigative Settlement Clause (FRISC) Provision, which allows the insured to access independent investigative specialists and forensic accountants who can help determine the facts of a case and quantify the costs associated with the loss, helping to expedite the claims process. The policy covers half of the incurred investigation expenses

Submission Requirements

- PrivateEdge Plus Application
- Most Recent Financial Statement for Applicant Including CPA Management Letter & Written Response to Internal Control Recommendations

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¹ Source: Annual Global Fraud Survey, Kroll

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Executive Liability



PrivateEdge Plus

Miscellaneous Professional Liability Insurance

A professional's chance of being sued grows greater every day—no matter how competent or conscientious they may be. Clients expect more from professional service providers than ever before and are quick to allege negligence, misrepresentation or inaccurate advice when a professional's performance falls short of expectations. Legitimate or not, these claims can lead to lengthy and expensive litigation—not to mention enormous damage awards. Settlements or defense costs alone can be devastating to a professional service firm of any size.

The Miscellaneous Professional Liability coverage section of PrivateEdge Plus is designed to shield professionals in this litigious environment. The policy provides coverage to professional service providers for claims alleging negligence arising from fee-based professional services. Coverage also extends to economic losses sustained by others as a result of the insured's alleged negligence.

Key Coverage Advantages

- Customized definition of “Professional Services” which is tailored to fit the Named Insured's unique risks and exposures
- Broad definition of insured, encompassing subsidiaries of the Named Insured, as well as any entity the Named Insured is required by contract to add as an insured under the policy, for wrongful acts of the Named Insured
- Extensive definition of damages including arbitration awards; punitive, exemplary, and multiple damage awards;¹ and pre- and post-judgment interest
- Worldwide coverage
- Flexibility to settle claims within the retention without insurer consent

Submission Requirements

- PrivateEdge Plus Application
- Most Recent Financial Statement for Applicant
- Specimen of Standard Contract
- Marketing Material
- Resumes of Key Professionals
- MPL Supplemental Application (Subject to Class of Business)

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Executive Liability



PrivateEdge Plus

Employed Lawyers Professional Liability Insurance

In the wake of highly-publicized corporate scandals, courts, legislators, and regulators are imposing more rigorous standards by which corporate counsels are judged. Corporate counsels are therefore at an increased risk of being personally named in a civil, administrative, or criminal proceeding and face unprecedented liability exposure from a wide variety of claimants. The claims can range from civil or criminal actions brought by regulators and agencies, to licensing actions by state bar associations, to damages sought as a result of legal services provided to employers or others.

The Corporate Counsel Premier^{®1} coverage section of PrivateEdge Plus protects the personal assets of corporate attorneys in claims alleging professional malpractice, whether these claims are initiated by clients, shareholders, employees or other third parties. The policy includes as insureds not only past, present and future corporate counsel, but also legal staff and contract attorneys.

Key Coverage Advantages

- Covers legal services performed for the company as well as moonlighting and *pro bono* services
- Non-rescindable coverage for employed lawyers and staff (Side A coverage)
- Dramatically narrowed Insured versus Insured exclusion
- Coverage for employment-related claims arising out of reliance upon corporate counsel legal services
- Terms and conditions that complement the D&O coverage section of PrivateEdge Plus
- Zero deductible and no co-insurance for non-indemnifiable loss

Submission Requirements

- PrivateEdge Plus Application

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¹ Executive Liability's Employed Lawyers Professional Liability Policy.

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Kidnap & Ransom/Extortion Insurance

Kidnapping and extortion are significant threats to companies and those who serve them around the world. Most vulnerable are companies with workers based or traveling overseas, high profile companies, operations that handle large amounts of cash, or that work with sensitive information or technology. Though rarely publicized, these incidents happen frequently in the U.S., as well. Properly managing a kidnapping, extortion or hijacking incident is essential in protecting the life and well-being of the victim as well as the organization's assets—yet companies typically do not have the experience and resources to manage and resolve these incidents successfully.

The Kidnap & Ransom/Extortion Insurance coverage section of PrivateEdge Plus, provided in conjunction with WorldSource, protects companies against the financial loss that can arise when an insured is seized or detained for ransom (including during a hijacking) or payment demands following a threat to the company, its data or to an insured person. Among the covered losses are death and dismemberment benefits; ransom/extortion payment; transit payment; judgments, settlements and defense costs; business interruption; consultant costs and related expenses ranging from salary continuation to medical costs.

Key Coverage Advantages

- Consultant Expenses
- Ransom/Extortion Monies
- Death and Dismemberment Payment
- Transit and Delivery Cost of Payment
- 24-Hour Emergency Response Help Line
- Judgments, Settlements and Defense Costs

Prevention Services

We realize that providing value to our insureds begins with thoughtful prevention. We utilize Clayton Consultants, Inc., a Triple Canopy company¹, to enhance our Kidnap & Ransom/Extortion coverage by providing you with access to customized pre-incident planning. Such planning can reduce the likelihood that an individual will be targeted in a kidnapping or extortion scheme. The consultants can evaluate an individual's vulnerability and suggest practical strategies to help minimize potential weak points in one's activities or daily routine. Additionally, we offer access to a customized intelligence-based information service. This user-friendly program delivers country-specific, cultural, historical, medical, and security related information in a web-based format. This service contains detailed country information, city profiles, street maps for those cities, a searchable events database, a calendar of significant dates, general travel information and tips, and links to other relevant sites.

Submission Requirements

- PrivateEdge Plus Application

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¹ Triple Canopy acquired Clayton Consultants in 2007. Recognized for its performance as an ISO 9001:2000 certified, premium services organization, Triple Canopy combines integrity and quality to deliver integrated security solutions to organizations worldwide. The company's professional security offering includes assessments, crisis management, training, protective and support services.

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