

PROFESSIONAL RISK-TRANSFER ORGANIZATIONS

With increased scrutiny from both insureds and regulators, insurance companies and risk-transfer organizations are searching for comprehensive professional liability solutions. Allied World's 'PRO' product was designed to address the unique needs of these organizations by providing E&O, D&O, EPL, and Privacy and Network Security protection within a single form. PRO targets small-to-mid-sized companies with annual GWP of up to \$2 billion. Covered organization types include mono/multi-line, public/private insurance companies or risk-transfer organizations, including captives, risk retention groups, reciprocals, exchanges and mutual companies.

FEATURES & HIGHLIGHTS

- **Flexible coverage approach to meet the special requirements of clients:** select from a comprehensive array of E&O, D&O, EPL, and Privacy and Network Security protection
- **Coverage for extra-contractual obligations (ECO):** separate retention applies
- **Coverage for Subsidiary Operations:** including claims administrators, captive managers and managing general agents/underwriters
- **Full limits liability coverage** for professional services and privacy and network security wrongful acts
- **First Party coverage for Privacy Events:** provides up to \$10,000 at no additional charge. Insureds can purchase additional limits up to \$1 million. If more coverage is desired, a stand-alone policy is available separately. Coverage includes:
 - Regulatory Fines & Penalties
 - Incident Evaluation and Breach Consultation Coverage
 - Public Relations Expenses
 - Network Extortion Coverage
 - Data Forensic Expenses
 - International Notification Costs
- **First Party Privacy Notification coverage:** additional limit for Notification & Credit Monitoring Costs provided for up to 2,500 individuals at no additional charge. Optional additional limit available for up to 75,000 individuals. If more coverage is desired, a stand-alone policy is available separately.

- Governmental Claims coverage
- Full prior acts coverage
- Third Party EPL coverage
- Multiple retention options
- Available on a duty-to-defend or indemnity basis

RISK MANAGEMENT SERVICES

Privacy and Network Security:

Timeliness, quality, and accuracy are essential components of mitigating a network incident or a breach of sensitive information.

Should a privacy or network security event occur, policyholders receive access to Allied World's panel of pre-approved response vendors. These independent breach consultants possess a wealth of knowledge and experience in a complex and emerging area of exposure and can provide guidance and advice in support of response efforts. Support services can range from identifying applicable state and federal breach notification statutes, to helping to retain other response vendors for services such as notification or data forensics.

Employment Practices: Allied World's Workplace Solutions is available to policyholders at no additional cost. Policyholders who purchase Employment Practices Liability coverage receive seamless access (via phone or website) to experienced employment attorneys from a national law firm for personalized advice and best practices counsel on a variety of human resources and employment law issues.

LIMITS

- Primary and Excess up to \$15 million
- Up to \$1 million for Privacy and Network Security
- \$25,000 Governmental Claim sub-limit
- \$250,000 Derivative Demand sub-limit
- Third Party EPL sub-limit up to \$15 million

JURISDICTIONS

Available on a surplus lines basis.

FINANCIAL STRENGTH

We understand how important it is that a carrier has the financial strength to ensure that it will be there when needed. We believe that our "A (Excellent)" rating from A.M. Best, conservative balance sheet, expanding scope of operations and solid capital base put Allied World in a superior position to withstand economic upheavals and to provide our insureds the protection they need.

CONTACTS

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