

Management Liability Protection for Private Companies and Not-For-Profit Organizations

When considering the many factors that can adversely impact a company or not-for-profit organization, finding a solution that neutralizes associated risk is critical to ensuring continued growth and success. Allied World's ForceField® is that solution. ForceField empowers clients to combine coverages and critical risk management services according to each client's unique management liability formula, all with the convenience of a single application and a single underwriter.

Essential Elements of Coverage

Clients have the ability to purchase an entire package of comprehensive coverages or combine only the coverages that are essential for their needs.

Policyholders can select separate limits for each coverage section, share limits among certain coverages, or choose a combination of separate and shared limits.

Worldwide Primary and Excess coverage is available.

With ForceField®, each coverage option offers the optimal mix of service and protection.

Directors & Officers Liability:

Comprehensive management liability protection that contemplates the many exposures organizations face. Includes Strategic Reponse®, which provides 24/7 access to public relations resources for advice and guidance in the event of a crisis.

Employment Practices Liability:

Coverage no employer should be without. Offers protection against claims made by current, former or prospective employees.

Fiduciary Liability: Comprehensive protection for a breach of fiduciary duty in connection with an employee benefit plan. Includes broad definitions of both Plan and Insureds.

Crime Coverage*: Considers reimbursement for losses due to theft, forgery or fraud, including computer and credit card fraud. Insureds select their level of protection depending on their specific needs.

Employed Lawyers Coverage*: Professional liability for the entire in-house counsel staff from allegations of errors or omissions, breaches of duty, or misleading statements in the performance of legal services. This protection is designed to give legal staff the confidence they need to perform their tasks.

* Crime and Employed Lawyers coverage are only available as part of the package policy when D&O coverage is purchased.

GOOD CHEMISTRY WHEN YOU NEED IT MOST

Exceptional insurance protection doesn't just happen by itself; it takes creativity and client commitment. By blending comprehensive coverage with Allied World's innovation, financial strength and dedicated team of experienced professionals, we are able to offer a package that is far stronger than the sum of its parts. Our team works collaboratively to calibrate service and protection throughout the life of the policy.

- **Talented, experienced underwriters** located in branches throughout the United States. Our underwriters understand the pressures organizations face and can formulate coverage to fit their needs.
- **A broad appetite** that allows us to entertain the simplest to most complicated risks.
- **Dedicated claims specialists** who are known for their expertise, responsiveness, diligence and ability to resolve claims to our clients' satisfaction.
- **Financial stability.** Allied World and its subsidiary companies carry an "A" (Excellent) rating from A.M. Best Company. Our conservative balance sheet and solid capital base bring clients much needed peace of mind.

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Directors & Officers Liability

PRODUCT HIGHLIGHTS

- **Dedicated Side A Coverage** – Excess Coverage for Insured Persons
- **Broad carveback to the Insured vs. Insured Exclusion**
- **Broad Definition of Claim**
- **Crisis Response Expense Coverage**
- **Sublimits** are also available for Excess Benefits Coverage
- **Subsidiary Coverage**
- **No Hammer Clause**

ADDED ELEMENTS OF PROTECTION

Strategic Response®: Should a crisis occur, policyholders receive access to a 24/7 crisis hotline. Strategic Response will work with and refer executives to professional public relations resources for guidance in crisis situations and mitigating the damage.

Employment Practices Liability

PRODUCT HIGHLIGHTS

- **Built-in Third Party Coverage**
- **Punitive Damages Coverage**
- **Broad Employment Practices Named Perils**
- **Optional Duty to Defend Coverage**
- **Sublimits** are also available for IRCA Violation Coverage, Workplace Violence Coverage
- **Employee Helpline** and online Risk Management services

ADDED ELEMENT OF PROTECTION

Complimentary, industry-leading support from Allied World's Workplace Solutions. Policyholders receive unlimited, toll-free hotline access to employment practice attorneys. Services include direct website access and email alerts on the latest human resources information and policies.

Fiduciary Liability

PRODUCT HIGHLIGHTS

- **Broad Definition of Claim**
- **Broad Definition of Plan**
- **Sublimits** are also available for Voluntary Compliance Program Coverage and HIPAA Claims Coverage
- **No Hammer Clause**

Crime Coverage*

PRODUCT HIGHLIGHTS

- **Employee and Fiduciary Theft or Forgery Coverage including:**
 - Employee Theft of Company Property
 - Employee Theft of Client Property
 - Fiduciary Theft of Plan Property
- **Forgery or Alteration Coverage**
- **Inside the Premises Coverage**
- **In Transit Coverage**
- **Computer Fraud Coverage**
- **Funds Transfer Fraud Coverage**
- **Money Orders and Counterfeit Currency Coverage**
- **Credit Card Fraud Coverage**
- **Restoration Expenses Sublimit**
- **Authentication Expenses Sublimit**
- **Social Engineering Sublimit**

Employed Lawyers Coverage*

PRODUCT HIGHLIGHTS

- **Moonlighting Coverage**
- **Pro Bono Coverage**
- **Broad Definition of Insured Person**
- **Punitive Damages Coverage** with Most Favorable Venue Language (where insurable by law)
- **Personal Injury Coverage**

* Crime and Employed Lawyers coverage are only available as part of the package policy when D&O coverage is purchased.



This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "A+" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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