

EXECUTIVE FORCEFIELD®

Side 'A' Directors & Officers Excess and Lead Difference-in-Conditions (DIC) Insurance

Allied World is dedicated to providing the most comprehensive protection to directors and officers. Allied World Bermuda has built a strong franchise in providing dedicated Side 'A' protection for the personal assets of directors and officers. Executive ForceField® is a leader in "last line of defense" coverage – in no small part due to our commitment to ensuring that the policy never lags behind the realities of the market.

In response to a heightened regulatory environment, definitions have been broadened, exclusions have been narrowed, and new coverages have been incorporated to address emerging risks, such as internal inquiries and regulatory/criminal investigations. Not only does the policy fill gaps and inconsistencies in coverage where the primary carrier fails to pay a loss, it also affords the client greater recovery under the original and reinstated limits.

COVERAGE HIGHLIGHTS**Reinstated Limits:**

- Policy provides a first and second reinstated limit.
- Reinstated limit may apply to a Claim or Pre-Claim Inquiry that eroded or exhausted the original limit.
- If either the original limit and a reinstated limit, or both reinstated limits, apply to a Claim or Pre-Claim Inquiry, the total policy payment will not exceed the amount of the original limit.

Drop Down Event (DIC): Policy drops down if any Underlying Insurer fails to pay Loss "for any reason," including a DIC Event.

Narrow Conduct Exclusion:

- "For" wording.
- Exclusion requires a final, non-appealable adjudication in the underlying action: of "active and deliberate fraud" (fraud exclusion); or that an Insured Person was not "legally entitled" to a profit (financial profit exclusion).
- Such adjudication must also establish that acts were committed with "actual

dishonest purpose and intent" and must be "material" to the Claim.

- Carveout for EPL claims.
- Policy does not follow any underlying exclusion.

Notice of Circumstances:

- If proper notice of circumstances is given to the Insurer, such notice is deemed a Claim or a Pre-Claim Inquiry, as applicable.
- Policy affords coverage for costs and expenses incurred by an Insured Person in responding to such circumstances.
- Reporting of circumstances is optional.

Mitigation Costs: Covers costs and expenses incurred to reduce the likelihood or severity of a potential or threatened Claim.

Policy Access Costs: Covers costs and expenses incurred to defend against parties seeking to seize or attach the DIC Policy or any Underlying Policy.

Advancement of Costs: Defense Costs and Pre-Claim Inquiry Costs advanced on a current basis, but no later than 30 days after requested.

Extended Reporting Periods:

- Duration of any ERP is automatically extended, if required by local law; no additional premium.
- Ten year ERP for financial impairment of entity; no additional premium.
- Unlimited ERP for retired Insured Persons; no additional premium.
- Ten year ERP for policy cancellation or change in control.

CAPACITY

Limits available up to \$25M

MULTINATIONAL INSURANCE PROGRAMS

- Access good local standard policies across 160+ countries
- Allied World owned network supplemented by professional networks and direct partnerships
- Compliance with local laws/regulations, including taxes and fees
- Experienced Global Placement team working with local expertise
- Local claims handling with global oversight

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A FAIRFAX Company

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