



Side-A Edge[®] Directors & Officers Liability Insurance

Today's directors and officers face increased scrutiny from regulatory bodies, and there is more potential for these individuals to need to distance themselves from their organization. With these challenges, directors and officers need protection with an even stronger Side-A difference-in-conditions (DIC) policy, such as AIG's Side-A Edge.

Leading Policy Features:

- **Re-defines** critical policy terms and conditions, **making broad Side-A cover more explicit** and has an extensive list of DIC triggers
- **Pre-claim inquiry** coverage is built in and includes a broad definition of **loss** with a **finances and penalties** carve out limited to "grossly negligent or deliberate violation of law" and no clean-up costs limitations
- **One** narrower conduct exclusion, **defense costs** carve back, "portion of loss" and "the underlying action" wording, no pollution exclusion, and no BI/PD exclusion
- Many **additional enhancements** to these features available by endorsement

Other Added Side-A Edge Features:

- **Automatically provides sublimits for Loss and Pre-Claim Inquiry Costs** which are sub-limited under the followed policy
- **Blanket-for-profit protection** in the event the outside director liability requirements of an underlying policy are not met
- **Enhanced Discovery**, with an available **6-year period** if the policy is non-renewed after the named entity enters bankruptcy
- **Underlying match assurance** ensures that coverage is at least as broad as all underlying policies
- **Recognizes mid-term changes** to the followed policy per the "Changes" clause of Side-A Edge

Diversity of Offering

- **Extended multinational capabilities.** If an insured is already a multinational client with AIG, they can secure Side-A underlyers without incurring additional issuance fees. We can also procure foreign underlyers solely at the Side-A attachment without the purchase of a Primary D&O policy.
- **Side-A Match Edge[®] (SAME).** SAME maximizes the Side-A DIC coverage throughout the D&O tower by leveraging broad cover and limited exclusions formerly available only on Side-A DIC policies. With SAME, every follow form carrier is now a DIC carrier, offering checks against underlying carrier misbehavior and ensuring greater consistency throughout the D&O tower.
- **A perfect complement.** A broad Side-A Edge policy with SAME is the perfect complement to a Primary AIG policy with optional Related Investigation Costs coverage. While Related Investigation Costs cover provides broader protections for the organization, extending cover for investigations with a related securities claim, comprehensive, dedicated Side-A limits are critical to ensure that there are sufficient dedicated limits to shield individuals from personal financial loss.
- **Cross-border issuance capabilities.** We can provide Side-A coverage through our Bermuda or London platforms if preferable.

Contact

For more information, contact your local Financial Lines underwriter or AIG Distribution partner.

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