



INDEPENDENT DIRECTORS LIABILITY

In today's legal and regulatory environment, the personal assets of independent directors are at risk. A traditional D&O policy may not be enough to protect the personal assets of independent directors. Arch Insurance Group has developed a highly competitive Independent Directors Liability policy to provide independent directors with the extra protection they need for their personal assets. Our team of underwriting professionals has extensive experience in evaluating these types of risks. We review and analyze the risk exposures for each account and tailor our underwriting approach and solution for the specific exposures of each individual insured.

CUSTOMER PROFILE

Public and private companies in all industry segments.

KEY FEATURES

- Competitive policy form and rates
- Difference in Conditions Coverage
- No presumptive indemnification
- Policy may never be rescinded under any circumstances
- Insured controls defense of claims
- Arbitration of disputes at option of insured
- Broad definition of Claim - includes civil, criminal, administrative, regulatory or arbitration proceedings and investigations and written demands
- Broad definition of Company - includes 501(c)3 organizations sponsored exclusively by the company
- Punitive damages coverage - most favorable venue wording
- Broad non-profit outside position coverage
- Less restrictive personal profit exclusion - not applicable to defense costs and illegal profit must be established by judgment, ruling, or agreement to repay
- Less restrictive fraud exclusion - not applicable to defense costs and fraud must be established by judgment or ruling
- No personal injury exclusion
- Insured vs. Insured exclusion does not apply to defense costs
- If Named Corporation is acquired, Insureds may elect three year run-off coverage for no additional premium
- Policy non-cancelable except for nonpayment of premium
- No Hammer Clause
- Bilateral Discovery
- Liberal claim notice and reporting provisions
- Pre and post judgment interest coverage
- Estate coverage
- Spousal coverage
- Arbitration of disputes at option of insured

DISTRIBUTION

Select retail and wholesale producers

CAPACITY

Up to \$25 million in limits on a primary and excess basis

SUBMISSION GUIDELINES

Completed Application

CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email claims@archinsurance.com.

PRODUCT CONTACTS

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NORTHEAST REGION

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SOUTHEAST REGION

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CENTRAL REGION

AR, IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, OK, SD, TX, WI, WV

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WESTERN REGION

AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY