

FINEX GB - DIRECTORS' AND OFFICERS' LIABILITY INSURANCE

Introducing A-Star: Elevate Your Directors' & Officers' Liability Coverage

Streamlined Access to Comprehensive Protection

A Smarter Way to Insure your Risk.

WTW proudly presents A-Star, our latest innovation in excess layer Directors' & Officers' liability insurance. With A-Star's, you gain streamlined access to up to £/\$/€ 80,000,000 additional capacity for your Directors' & Officers' liability insurance, ensuring comprehensive protection for non-indemnified loss scenarios.



Unlocking Unparalleled Benefits

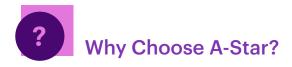
Excess Layer Side A DIC Explained

Excess Layer: A-Star acts as a vital layer above primary Directors' & Officers' insurance with enhanced coverage.

Side A: Safeguarding directors, officers, and other insured individuals for liabilities not indemnified by their company, where there is a legal prohibition, insolvency, or (with A-Star) even simply a denial of indemnification.

DIC or Difference in Conditions: If underlying policies fail to pay a covered loss, A-Star's DIC policy "drops down" to provide the necessary coverage.





Dedicated Limit for Individuals: Especially valuable when purchasing Securities Claims cover, A-Star's policy ensures directors and officers have dedicated coverage that remains unaffected by company liabilities.

Difference in Conditions Cover: A-Star allows directors to have more peace of mind by offering a second opportunity for cover if an insurer lower in the tower declines a claim.

Comprehensive Non-Indemnified Loss Definition:

A-Star's non-indemnified loss criteria reduces ambiguity, sparing directors and officers from unnecessary coverage debates.

Only one Exclusion: A-Star comes with only one exclusion, a narrow conduct exclusion with a full carveback for Defence Costs and Legal Representation Expenses as well as requiring a final non-appealable adjudication.

DARCstar Benefits Integrated: Written to work as excess of any primary wording, A-Star allows clients access to numerous benefits of our DARCstar Directors' All Risks Cover insurance policy wording, including:

- Investigation Cost Coverage: Full-limit coverage for insolvency investigations and comprehensive investigation cost protection for directors and officers.
- Fines and Penalties Coverage: Cover for fines and penalties to the extent they are legally insurable.
- Flexible Claims Participation: Minimal claims participation requirements for a seamless claims process.
- Policy Conditions Simplified: No conditions precedent and insurers' remedy for policy breach established only upon prejudice.
- Extended Reporting Periods: Unlimited reporting period for retired insured persons and an automatic 90-day extension for other insured individuals if the policy is not renewed or replaced.
- **Optional Extended Reporting Periods:** Additional extended reporting periods available for a pre-agreed premium.



Additional A-Star Benefits

Automatic Reinstatements: A-Star includes two full automatic reinstatements of the Limit of Liability, offering enhanced protection for different losses, one for all insureds and one for directors of the policyholder only.

Only a 30-day waiting period following request for indemnity from the company.

Experience the Future of D&O Coverage with A-Star

For more details about A-Star's comprehensive protection and benefits, contact our specialists today. And to learn more about the benefits of WTW's proprietary DARCstar primary D&O insurance wording, click here.

Discover how A-Star takes your Directors' & Officers' Liability coverage to new heights. Experience the confidence of protection with WTW's D&O Practice.

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