



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.



Why Choose A-Star?

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 carve-back 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.

Angus Duncan

Coverage Specialist

+44 20 3124 8386

angus.duncan@wtwco.com

Sophie Chadha

Associate Director

+44 917 679 2384

sophie.chadha@wtwco.com

Charlotte Gill

Director

+44 20 3124 7999

charlotte.gill@wtwco.com

Nick Hurst

Account Manager

+44 20 3124 6976

nick.hurst@wtwco.com

Eve Richards

GB Head of FINEX D&O

+44 20 3124 8122

eve.richards@wtwco.com

Jon Vocking

Director - UK / International

+44 20 3124 8885

jon.vocking@wtwco.com

Duncan Wash

Director - FINEX National

+44 1473 223867

duncan.wash@wtwco.com

Disclaimer

Willis Limited is a Lloyd's broker and is authorised and regulated by the Financial Conduct Authority, Jersey Financial Services Commission, Guernsey Financial Services Commission and Dubai Financial Services Authority. The registered office is 51 Lime Street, London, EC3M 7DQ and Willis Limited is registered in England and Wales under company number 181116.

Willis Towers Watson SA/NV, Quai des Venues, 4020, Liège, Belgium (0415.981.986 RPM Liège) (registered as a branch in the UK at 51 Lime Street, London, EC3M 7DQ UK Branch Number BRO21056) in relation to all EEA-regulated business. Authorised by the Financial Services and Markets Authority (FSMA) Belgium, and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request. The information given in this publication is believed to be accurate at the date of publication shown at the top of this document. This information may have subsequently changed or have been superseded and should not be relied upon to be accurate or suitable after this date.

This publication offers a general overview of its subject matter. It does not necessarily address every aspect of its subject or every product available in the market. It is not intended to be, and should not be, used to replace specific advice relating to individual situations and we do not offer, and this should not be seen as, legal, accounting or tax advice. If you intend to take any action or make any decision on the basis of the content of this publication you should first seek specific advice from an appropriate professional. Some of the information in this publication may be compiled from third party sources we consider to be reliable, however we do not guarantee and are not responsible for the accuracy of such. The views expressed are not necessarily those of WTW. Copyright Willis Limited 2023. All rights reserved.

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



wtwco.com/social-media

Copyright © 2023 WTW. All rights reserved.
FPS548659 WTW-FINEX 563004/11/23

wtwco.com

