

## Dragonshield Investment Management Insurance®

Uncertainty is at an all-time high for investment advisors and the funds management industry. Black swan events have created market volatility which has increased the potential for investor litigation. Regulatory bodies have upped the ante on investigations into the practices of all financial institutions. Fraud events have been increasing exponentially, putting theft of company assets at the forefront in the mind of executives the world over.

The Dragonshield Investment Management Insurance policy helps with reducing the fear of uncertainty. It represents a broad comprehensive solution for investment managers and funds that provides a full spectrum of market leading Directors' & Officer Liability, Professional Indemnity and Crime coverage. Coupled with our industry leading claims and litigation management expertise, AIG can help partner with you to reduce your fear of the future.

### Renewal Liberalization

With our Continuous Cover and Blanket Difference in Conditions provisions, you have certainty when moving your coverage to AIG, that gaps are eliminated. You will maintain your expiring coverage during the first year of becoming an AIG insured.

Combined with our Option to Renew feature which allows an automatic renewal without the need to submit an updated proposal form, you have certainty for not only for today, but for all the risks that tomorrow brings.

### Coverage Highlights

Dragonshield IMI has the following features built-in to ensure you have the most comprehensive Professional Indemnity program:

- Broad Entity Investigations coverage related to the provision of professional services
- Costs for pre-claim Regulatory Crisis Events related to regulatory inquiries or investigations
- Pre-claim coverage related to mitigating or avoiding a claim to reduce the potential severity of claims and legal actions
- Defense costs coverage for fee-related litigation
- Definition of Loss includes multiplied damages
- Fewer Professional Indemnity exclusions – the Infrastructure, Privacy/Patent/Trade Secret, Proprietary Risk, Regulatory, Shareholders, and Trustees exclusions have all been deleted

Dragonshield IMI builds in broad form D&O and Crime coverage:

- Broad Entity Employment Practices coverage
- Tax Liability coverage for insured persons due to insolvency of the entity or where the entity is legally prohibited from paying
- Insurable fine & penalties levied against directors, officers or employees
- Social engineering claims where there is a fraudulently induced instruction by a person(s) pretending to be an executive of the company or a vendor of the company

Other leading features of this policy include:

- A policy which is fully non-avoidable and non-rescindable



### Additional Enhancements Available

We offer customizable options to ensure all your needs are covered:

- Maximum Management Liability Protector Reinstatement option – the broadest non-indemnifiable loss coverage available in the market, when electing a reinstatement of the limit of liability. It provides a full defense costs carve back to the misdeeds exclusion combined with deletion of all other policy exclusions
- First Party Cyber Coverage (available via endorsement):
  - Data Administrative Investigations – provides costs and expenses for legal advice and representation in connection with a formal investigation by a data protection or other authority
  - Data Administrative Fines – provides coverage for insurable fines and penalties imposed by a government authority, regulator or data protection authority for breach of data protection laws or regulations
  - Notification and Monitoring Costs – provides for costs related to customers regarding a breach of their private information as well as costs related to credit monitoring or identity theft education.
  - Electronic Data Costs & Restoration – provides costs and expenses of determining whether electronic data can or cannot be restored, recreated, or recalled; and costs related to restoring, recreating or recollecting electronic data
  - Forensics Costs – provides costs and expenses of identifying whether a breach or data security has occurred and its cause

**Did you know?** AIG has over 400 Financial Lines claims professionals throughout the world who specialize in Lines Risks. In 2015 AIG handled over 60,000 claims a year with payments of US \$3.8 billion paid globally. The AIG claims team was rated the #1 Executive Risk Claims team in 2015 by Advisen. Our claims teams are co-located with our underwriters and together, we look at the insured relationship, holistically.

### To learn more about Dragonshield Investment Management Insurance Edge®:

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