



MANAGEMENT PROTECTION ETRADED AOC POLICY

Fast Facts

Our Management protection Etraded AOC Policy provides cover to Directors, Trustees and Insured Persons against personal liability for wrongful acts. This policy is designed to safeguard your Customer's financial stability in the event of a covered claim.

Our flexible product offers a choice of covers and limits to meet all insurance needs. The policy encompasses several lines of protection (to be used in any combination).

COVER AND BENEFITS

Directors & Officers Liability (Insured Persons)

- Any one claim (A.O.C)
- Claims made wording, meaning that the policy covers claims first made and circumstances first notified to us during the Policy Period or any applicable Discovery Period
- Past, Present and Future Directors are covered as Insured persons
- Broad definition for actual or alleged Wrongful Acts
- Cover for Employment Wrongful Acts by Insured persons.

Standard Policy Extensions (sub limits may apply)

- Civil Fines and Penalties
- Compensation for Court Attendance
- Corporate Killing / Homicide Act
- Crisis and Regulatory Event
- Cyber Liability
- Deprivation of Assets
- Emergency Costs and Expenses
- Investigation Defence Costs (included investigations where probable)
- Kidnap and Ransom Event
- 30-day Management Buy-Out cover for existing management
- Mental Anguish / Emotional Distress
- Outside Directorship Liability Cover
- Pension Trustee cover
- Personal Liability for Unpaid Taxes following Insolvency
- Pollution Defence Costs
- Retired Directors 72-month Discovery period
- Shareholder Action deriving from Pollution
- Shareholder Claim Cover
- Spousal Cover
- Direct access to notify claims against the policy if the board dispute notification
- Criminal Acts

- Advancement of Defence Costs
- Legal Representation Costs
- Insured vs Insured.

Corporate Liability (Cover for the Company) £100,000 standard

- Any one claim (A.O.C)
- Loss arising from Claims first made during the Policy Period

Standard Policy Extension (sub limits may apply)

- Contractual Liability Defence Costs
- Corporate Killing / Homicide Act
- Emergency costs and expenses
- Pollution
- Social Media Public Relations Consultancy fees.

Employment Practices Liability (Cover for the Company) £100,000 standard

- Claims first made during the policy period for Employment Wrongful Acts
- Preliminary Hearings
- Wide Definition of Employee
- No exclusion for TUPE events
- Infringement of intellectual property rights
- Adjudication and arbitration awards.

Standard Policy Extension

- Social Media Public Relations Consultancy Fees

Policy Conditions

- Special benefit clause, waiving our rights to avoid the policy in the event of innocent non-disclosure
- Non rescindable
- Arbitration Clause
- Discovery Period available up to 72 months
- 100% Allocation of Defence costs
- Automatic Acquisition or creation of Subsidiary.

Why RSA?

Additional Benefits

Choosing an RSA policy means that your client will also benefit from a number of additional services that we provide free of charge. Our advice lines will put your client in touch with highly-qualified experts who can offer information and assistance on a number of issues. Better still, your client can use any of these advice lines completely free of charge, and there is no limit to the number of times they can call.

Legal Assistance

A 24-hour service that gives your client access to a team of legal experts offering confidential advice on business matters, such as defence of prosecutions, employment, customer and supplier disputes.

Health & Safety

Help is available 24 hours a day on health and safety legislation, including its interpretation, and advice on civil and criminal liability for accidents at work.

Tax Advice

A confidential telephone advisory service offering assistance on all taxation issues such as PAYE, VAT and income tax. This service is available Monday to Friday, 9am to 5pm.

Stress Counselling

Stress affects most people at some point in their working lives. Our stress counselling service will help you deal with stress at work by addressing minor problems before they become major crises. Confidentiality is of the utmost importance, and our counsellors are qualified and experienced in assessing problems quickly so they can provide immediate therapy.

How to get the best quote

- Status of entity: Limited Company, Charity, Not for Profit
- Turnover in the last 12 months
- Percentage of Turnover or income in the USA
- Percentage of Assets to/from the USA
- Confirmation the customer does not provide any of the following services or operate in these sectors;
 - Certification, examination
 - Financial or legal advice / sector
 - Management or supervision of children or vulnerable adults
 - Professional sports club
 - Speculative exploration
- Limit of indemnity
- Excess

This product is best for established financially stable entities that have; a Turnover of <£100M, more than 3 employees, a limited USA exposure and require an Indemnity Limit of £5M or less.

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www.rsabroker.com