

Financial Lines

Side 'A' Directors & Officers Lead or Excess Difference-In-Conditions Insurance Policy

As businesses continue to adapt to a changing regulatory environment, directors and officers are facing more exposure than before, Starr Insurance Companies continues to offer executives security in their decisions. Starr Insurance Companies Side 'A' Directors & Officer Excess and Lead Difference-In-Conditions ("DIC") Insurance Policy allows executives to feel safe in conducting their business and the decisions they make on a daily basis.

Our individualistic underwriting model allows us to understand our customers' risk profiles to ensure we provide a longstanding solution in a constantly evolving environment. Knowing the importance of good and thorough communication is the cornerstone of success and the foundation for long-term partnerships.

Target Risks

- Private Companies
- Not for Profit Organizations
- Publicly Traded Companies
- Financial Institutions

Coverages

- The policy can be written as a Lead "ground up" Side 'A' policy or a Side 'A' Excess Difference-in-Conditions

Limits

- Up to \$25,000,000

Highlights

- Broad definition of Insured Person to include: Advisory Board member, General Counsel, Controller, Director of Investor Relations, and Shadow Director
- Coverage for certain acts taken by controlling shareholders or those serving in the capacity of a fiduciary of an employee benefit plan
- Coverage for certain pre-claim investigations
- No Insured vs. Insured Exclusion
- Worldwide coverage

Minimum Submission Requirements

- Effective claims management is a critical component of every risk management program and we pride ourselves on our in-house claims professionals who have extensive experience in these lines of coverage.
- Our goal is to achieve optimum results for our clients by helping them control losses and service their claims as quickly and efficiently as possible.

Reach out to Starr or visit starrcompanies.com/insurance/directorsandofficers

Contact our Financial Lines department at FinancialLines@starrcompanies.com

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