



Product Profile

CorporateGuard Premier 2012 Entity Investigation Cover Endorsement

In recent years, regulators have become increasingly aggressive in pursuing investigations and prosecutions against listed companies and their directors and officers globally. In Asia, such investigations are currently the primary driver of claims under directors and officers insurance policies and can cost millions of dollars to respond to and resolve.

As these investigations are commonly targeted against both directors and officers and the listed companies for whom they work, disputes commonly arise as to the allocation of costs between the targeted parties, particularly as the costs incurred in representing the company traditionally fall outside the scope of the applicable directors and officers insurance coverage. Not only does this create uncertainty for the company, but it also leaves its balance sheet exposed.

To address this, AIG has introduced the CorporateGuard Premier 2012 Entity Investigation Cover Endorsement to its CorporateGuard Premier policy. This innovative insurance solution extends comprehensive cover for the costs of representing the company in an investigation, where the investigation targets both the company and its directors and officers.

CorporateGuard Premier 2012 Entity Investigation Cover Endorsement - Privilege for CorporateGuard Premier policyholders

The CorporateGuard Premier 2012 Entity Investigation Cover Endorsement extends entity coverage under the CorporateGuard Premier policy by covering the investigation costs for the CorporateGuard Premier policyholder itself. Entity coverage will no longer be restricted to securities claims and employment practices claims but will also protect the policyholder company against the costs of any investigation where both the company and the directors and officers are targeted.

Cover

CorporateGuard Premier 2012 Entity Investigation Cover Endorsement covers the legal fees and expenses incurred for the purpose of representing the Company in connection with an Investigation that targets both the Company and the Insured Persons.

Indemnity Limit

An additional separate limit from the CorporateGuard Premier policy of up to US\$1million is available (subject to individual risk profile)

Retention

The retention applied to Entity Investigation Costs cover is the same as applies for Insured Persons Investigation Costs cover under the CorporateGuard Premier policy and is a shared retention.

Exclusions

- ☐ Pending and Prior Investigations
- ☐ Investigations arising out of Self-reporting and/or disclosure of facts or information by any Insured Person
- ☐ Investigations arising from disclosure of facts or information by a whistleblower to an Official Body
- ☐ Investigations initiated, maintained or arising out of activities in the United States or Canada.

Target Market

CorporateGuard Premier 2012 policyholders that are Singapore commercial listed companies (excluding financial institutions).



This product profile is intended as a guide to coverage benefits only. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording.



Bring on tomorrow

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