

Directors & Officers and Corporate Liability Insurance

Risk Management

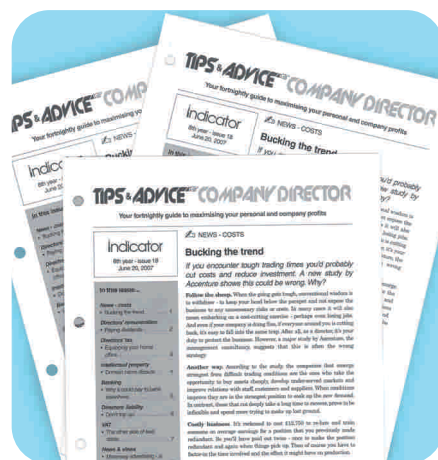
WHAT WE OFFER

At Angel we are dedicated to providing our policyholders with the tools they need to manage the risks they face in their business. Therefore our bespoke D&O programme offers a range of essential risk management aids that every Director will find indispensable.

I. THE COMPANY DIRECTOR TIPS AND ADVICE NEWSLETTER FROM INDICATOR[®]

This Advice letter is full of no-nonsense, realistic tips and practical advice for Directors of limited companies. As a company Director it's your job to take decisions that are beneficial to your company. But on the other hand, these decisions can have an impact on you personally. You'll hardly need reminding of the risks you have to face on a daily basis, given the blizzard of regulation and increasingly litigious environment that exists today. This is exactly what Tips & Advice Company Director is all about - maximising personal and company profits whilst reducing your exposure to risk. It takes a close look at the everyday problems encountered by Directors of limited companies - particularly those related to personal liability. The government seems bent on making Directors ever more accountable and in some cases (e.g. health and safety) personally liable. More red tape, form filling and bureaucracy appears all the time, along with potentially bigger penalties for the Director who gets it wrong. Tips & Advice Company Director will help you steer the right course. It is published 22 times a year at a regular subscription price of up to £97 per annum, but a one year subscription is included free of charge with your Angel policy.

Tips & Advice Company Director is published by Indicator[®], who for more than eight years, have been publishing independent advice about tax, financial, legal, personnel and health and safety issues.



2. THE TIPS AND ADVICE PERSONNEL NEWSLETTER FROM INDICATOR®

If your policy additionally includes coverage for the Company from a Wrongful Employment Act, then you will also receive Tips & Advice Personnel - another Indicator® letter. This contains stacks of tips and advice to help the employer and personnel manager prevent personnel problems and manage staff cost-effectively. It is also an invaluable aid in keeping up-to-date with changing employment legislation, decisions and case law.

Your workforce constitutes your most valuable asset, that's beyond doubt. But at the same time, staff are expensive - hence the need to manage personnel as efficiently as possible. After all so many personnel issues come with a price tag: sickness, redundancy, dismissal, discrimination, company cars, payroll... losing sight of any of them can hit you in the pocket...

Tips & Advice Personnel presents practical solutions that help save money and help prevent personnel problems arising. And as employment legislation is always changing, it will also keep you updated on all the new regulations, decisions and case law. It does so not in legalese, but in plain English, so that you'll know exactly what to do. The letter is published 22 times a year at a regular subscription price of up to £121 per annum, but a one year subscription is included free of charge with your Angel policy, provided the Company Wrongful Employment Act coverage has been purchased.

For a limited time only when you receive Tips & Advice Personnel you will also receive 3 months free access to Tips & Advice Personnel Plus the new online resource from Indicator® which caters for all your needs as an employer or personnel manager.

Go to www.ta-personnelplus.co.uk to find out more...

3. INDEPENDENT LEGAL ADVICE FROM QUALIFIED SOLICITORS

As an Angel policyholder you will have exclusive access to our free legal helpline. This is available Monday to Friday for general legal advice on corporate or commercial problems potentially giving rise to a liability under your policy. Advice is at no charge for the first 30 minutes only, and is not otherwise recoverable from Insurers. Full details of the terms and conditions of this service are on the front page of your Angel Policy.

Note. Whilst care has been taken to ensure the accuracy of the information provided herein Angel Underwriting Ltd does not guarantee such accuracy and accepts no liability for loss or damage resulting from reliance on such information.

