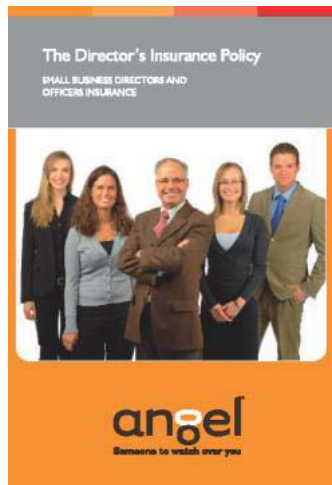
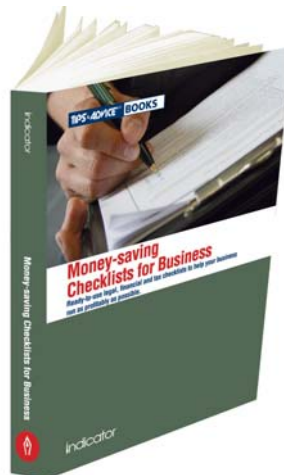


## The Directors Insurance Policy

### For Companies with turnover up to £2m



**Specialist small business Directors and Officers Liability:** available for privately held UK companies with up to £2m of annual turnover. Premiums for this product start at £70 for a limit of £50,000 and we offer limits up to £1,000,000.



**A personal copy of The Money-Saving Checklists for Business book and CD-Rom** is provided to every policyholder purchasing the Director's Insurance Policy. With ready to use legal, financial and tax information, the Money-saving Checklists for Business book provides essential advice and information for anyone running a business in today's challenging economy. Covering everything from establishing a company to profit extraction methods, the checklists show - in layman's terms - exactly what business owners have to do to get their businesses running as profitably as possible whilst staying on the right side of the law. It also comes with a cd-rom containing all of the checklists in word format so that it can be referenced electronically.

## Directors and Officers Liability Insurance

### KEY FEATURES

The Angel Underwriting directors and officers small business policy offers the following cover:

#### For Directors

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Legal Liability arising from Wrongful Acts</li> <li>• Corporate Reimbursement</li> <li>• Defence Costs and Expenses</li> <li>• Investigation Costs and Expenses</li> <li>• Criminal Defence Costs and Expenses</li> <li>• Pollution and Contamination Defence Costs and Expenses*</li> <li>• Nil Deductible</li> <li>• Lawful Spouse or Civil Partner, Heirs or Estate included</li> <li>• Sexual Harassment and Discrimination</li> </ul> | <ul style="list-style-type: none"> <li>• 6 Years Cover for retiring Directors</li> <li>• Outside Directorships</li> <li>• Subsidiary Companies</li> <li>• Automatic Subsidiary Cover</li> <li>• Extradition Proceedings Defence Costs and Expenses</li> <li>• Identity Theft Costs and Expenses</li> <li>• Insured to approve claim settlements</li> <li>• Emergency Defence Costs</li> <li>• Policy non cancellable other than for non payment of premium</li> </ul> |
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#### Exclusions that apply

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Actual Bodily injury, sickness, disease or death of any person             <ul style="list-style-type: none"> <li>• Write back for Employment Practices Wrongful Acts</li> <li>• Write back for Criminal Defence Costs and Expenses in any criminal proceedings or investigation under Health and Safety legislation including corporate manslaughter</li> </ul> </li> <li>• Property damage including loss of use             <ul style="list-style-type: none"> <li>• Write back for actual or alleged failure to supervise</li> </ul> </li> <li>• Pollution including rectification and clean up costs             <ul style="list-style-type: none"> <li>• Write back for Defence Costs and Expenses</li> <li>• Write back for shareholder actions brought in the name of the Company without the willing involvement of the Insured</li> </ul> </li> <li>• Breach of any professional services             <ul style="list-style-type: none"> <li>• Write back for failure to supervise</li> </ul> </li> <li>• Legal actions brought in the USA and Canada</li> </ul> | <ul style="list-style-type: none"> <li>• Buy back available subject to additional information</li> <li>• Known circumstances</li> <li>• Actual dishonest, fraudulent or malicious acts where convicted</li> <li>• Gaining of profit where no entitlement</li> <li>• Applicability of exclusion against D&amp;Os not imputed on innocent D&amp;Os</li> <li>• Fines and Penalties</li> <li>• Employment Related benefits</li> <li>• Employment Contract benefits</li> <li>• Building alterations for access by disabled persons</li> <li>• Partial Closely Held Exclusion; Claims brought by an individual or entity owning 25% or more of the shares unless such individual was not involved in the wrongful act</li> </ul> <p>* Sub-limit of £50,000 applies</p> |
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#### Additional Benefits

- Legal advice line from qualified solicitors
- Free copy of The Money-Saving Checklists for Business book and CD-Rom Published by Indicator