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Why choose Everest

- ✓ Customers in more than 100 countries across 6 continents
- ✓ Breadth of diverse global risk solutions across geographies, disciplines and business lines
- ✓ Preferred partner status earned over decades
- ✓ Financial strength and global capacity tailored to customers' unique needs
- ✓ Agile, nimble and entrepreneurial platform
- ✓ Industry-leading talent and superior products

Corporate Headquarters

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Connect with us**Everest Bermuda Side A DIC Policy**

The potential exposure for Directors and Officers (D&O's) has dramatically increased over the past decade. Directors and Officers must be prepared to lead through an evolving risk landscape, answering the increased call for accountability on financial, social and environmental challenges while facing the threat of complex litigation and an active regulatory environment.

Everest's new Side A DIC policy form is written on Everest International Assurance, Ltd. paper and factors in the present-day risks to provide the protection necessary for the personal assets of Directors and Officers and is available for a wide range of financial, commercial, public, private and not-for-profit entities.

Everest Bermuda advantages

- ✓ A+ Rating: S&P / AM Best
- ✓ Extensive on-island expertise
- ✓ Experienced claims team
- ✓ Bermuda jurisdiction insurability advantages
- ✓ Up to \$25M in Capacity
- ✓ Broad appetite

Form highlights

- Conduct exclusion language, the only standard exclusion
 - Applies with a final and non-appealable adjudication in the underlying action
 - Includes a carve-out for claims expenses, independent directors or employment claims
- Broad difference in conditions or drop-down language
- Availability of limit reinstatement(s)
- Automatic coverage for acquisitions
- Pre-priced one, three and six-year extended reporting periods
- Supplemental cover via sub-limits to include asset protection, public relations, mitigation costs and access fund
- Non-cancelable policy to protect former D&O's
- Non-rescindable
- ERISA fiduciary protection included



Everest Bermuda Side A DIC Policy

Form highlights continued

- Broad definitions of insured persons, claim or loss
 - Insured persons may include D&O's, General Counsel, Controller, Director of Investor Relations, Director of Human Resources, Risk Manager and equivalent in the U.S. or outside the U.S.
 - Insured Person extends to the Compliance Officer and Privacy Officer function
 - Claim includes comprehensive definition of Inquiry and Investigation
 - Loss includes civil fines and penalties
- Liberalization clause, as broad or broader than the underlying
- No subrogation against D&O's
- Broad insurability protections, Bermuda jurisdiction advantages