

Priority Protection "A Plus"

Enhanced Side A D&O protection for today's directors & officers

Inadequate D&O programs. Increased bankruptcy filings. Heightened accountability for directors & officers in an ever-changing environment.

More and more companies are purchasing policies providing dedicated Side A limits of liability in order to provide protection for their directors & officers and their personal assets against non-indemnifiable claims. Unfortunately, catastrophes such as the sub-prime and credit crises have proven that meltdowns in the market are not merely limited to insureds – they can also impact your insurance carrier. In such times, it is more important than ever for insureds to make sure that they choose the right policy – and company – to insure their board and key executives.

Priority Protection Plus from The Hartford

In 2006, Hartford Financial Products introduced Priority Protection Plus, a state of the art policy providing coverage to directors & officers against non-indemnifiable claims. The policy is non-rescindable, and features a best in class insuring agreement with an extremely clear trigger of coverage. Once coverage is triggered, defense costs are advanced on a current basis, ensuring that directors & officers do not need to reach into their own pockets to effectively defend a claim. The policy is capable of responding both on a primary and excess basis, and provides difference-in-conditions ("DIC") coverage if the insured so elects.

Priority Protection "A Plus"

In 2008, Hartford Financial Products released Priority Protection "A Plus", encompassing several recent

improvements to Priority Protection Plus in a single endorsement. Highlights include:

- Enhanced Definition of Claim, including tolling of the statute of limitations
- Defense costs carve out for Entity v. Insured and Conduct Exclusions
- Express coverage for Section 11 and 12 claims in the Definition of Loss
- Coverage for Employed Lawyers
- Coverage for Extradition Costs
- World Class "Representations & Severability" language
- Waiver of automatic stay in the event of bankruptcy or liquidation

To Learn More

For more information about The Hartford's policies covering non-indemnifiable claims against directors & officers, or to learn more about other financial products from The Hartford, visit www.hfpinsurance.com.

About The Hartford

The Hartford is one of the nation's largest financial services and insurance companies, and continues to enjoy strong and stable financial ratings from all ratings agencies. The company is a leading provider of investment products, life insurance and group benefits; automobile and homeowners products; and business property-casualty insurance.

