

# Boardroom Exec

Policy Schedule

Policy Number: BEA0033003851

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Policyholder: Worldwide Express (UK) Ltd

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1 *Policyholder:* Worldwide Express (UK) Ltd

2 Registered address: Express House  
Unit B Macdonald Road  
Leicester  
Leicestershire  
LE4 5HD

3 *Policy period*  
Inception Date: 19/05/2018  
Expiry Date: 18/05/2019  
Both days are inclusive.

Premium Breakdown  
Premium: £651.97  
Insurance Premium Tax: £78.24  
Total Premium: £730.21

#### 4 Coverage Summary

Insurance Cover			Limit of Liability	Retention
Purchased	D&O Coverage Section	Management Liability Cover (as provided in Sections 1 & 2 of the D&O Coverage Section)	Management Liability Limit of Liability £500,000 Any Single Claim	Nil
Purchased	D&O Coverage Section	Corporate Legal Liability Cover (as provided in Section 3 of the D&O Coverage Section)	Corporate Liability Limit of Liability £500,000 Any Single Claim	Nil
Purchased	EPL Coverage Section	Employment Practices Liability Cover	EPL Limit of Liability £250,000 Any Single Claim	£2,500
Purchased	PTL Coverage Section	Pension Trustee and Employee Benefit Plan Liability Cover	PTL Limit of Liability £25,000 Any Single Claim	Nil
Purchased	Crime Coverage Section	Crime	Crime Limit of Liability £100,000 Any Single Claim	£2,500
Not Purchased	Security Response Section	Crisis Consultancy Costs	Security Response Limit of Liability  Per Insured Event	Nil

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Sub-Limits of Liability		Total Aggregate Limit all Insurance Covers
<b>D&amp;O Coverage Section - Management Protection Suite</b>		
2.1	Mitigation Costs	GBP 100,000
2.4	Emergency Costs	20% of Management Liability Limit of Liability
2.5 (ii)	Assets and Liberty Extradition Expenses	GBP 50,000
2.5 (iii)	Assets and Liberty Personal Expenses	GBP 100,000
2.6	Insolvency Hearing Cover	GBP 50,000
2.8	Reputation Expenses	GBP 300,000
<b>D&amp;O Coverage Section - Company Extensions</b>		
3.2	Health and Safety & Corporate Manslaughter Costs	GBP 250,000
3.3 (i)	Company Defence Costs Bodily Injury / Property Damage Claim	GBP 200,000
3.3 (ii)	Company Defence Costs Pollution Condition	GBP 200,000
3.3 (iii)	Company Defence Costs Breach of Contract	GBP 200,000
3.4	Company Regulatory Crisis Response	GBP 100,000
3.5	Crisis Event Public Relations Expenses	GBP 100,000
3.6	Identity Fraud	GBP 200,000
3.7	Social Media	GBP 100,000
<b>PTL Coverage Section</b>		
2.1 (ii)	Contribution Notice challenge	GBP 200,000
2.2	Court Application Costs	GBP 100,000
2.5	Third Party Pursuit	GBP 50,000
2.6	Loss of Documents	GBP 200,000
2.7	Emergency Costs	20% of the Pension Trustee Liability Limit of Liability
2.9 (ii)	Assets & Liberty Extradition Expenses	GBP 100,000
2.9 (iii)	Asset & Liberty Personal Expenses	GBP 25,000 per Insured Person GBP 100,000 in the aggregate
2.11	Court Attendance Costs	GBP 300 per day per Insured Person GBP 25,000 in the aggregate

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Crime Coverage Section		
2.2 (i)	Legal Fees	GBP 100,000 or 10% of Crime Limit of Liability, whichever is lesser
2.2 (ii)	Use of Investigative Specialist	GBP 100,000 or 10% of Crime Limit of Liability, whichever is lesser
2.2 (iii)	Reconstitution Costs	GBP 100,000
2.3	Money or Securities – Damage, Destruction or Disappearance	GBP 200,000
2.4	Impersonation Fraud	GBP 50,000 or 50% of Crime Limit of Liability, whichever is lesser
2.5	Funds Transfer Fraud	GBP 25,000 or 50% of Crime Limit of Liability, whichever is lesser
Security Response Coverage Section		
1.2 (i)	Additional and Unforeseen Costs	GBP 5,000 per Insured Event and in the aggregate
1.2 (ii)	Rest and Rehabilitation Expenses	GBP 5,000 per Insured Event and in the aggregate
Sub-limits of liability shown are the total amount payable in the aggregate under all Insurance Covers purchased and Extensions combined.		

## 6 Additional Limits

Amounts payable under the Crime Coverage Section in addition to the Crime Limit of Liability in respect of provision 2.2(ii) for an Investigative Specialist	GBP 100,000 or 10% of Crime Limit of Liability, whichever is lesser
Amounts payable in addition to the Limit of Liability - Insurance Cover 1.3 only	
<i>Non-Executive Director Special Excess Limit</i> <i>Non-Executive Director Special Excess Aggregate Limit</i>	Per <i>Non-Executive Director</i> : 10% of the <i>limit of liability</i> shown for Insurance Cover 1. Management Liability Cover or £1m, whichever is the lower And in the aggregate: the <i>limit of liability</i> shown for Insurance Cover 1 Management Liability Cover or £5m, whichever is the lower.
7 PTL New Plan Threshold (3.30(v))	25%
8 Continuity Date:	19/05/2017

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9 Third Party Services

Advice and Defence Legal Helpline	Tel 01455 852 040 Services provided by: Bond Dickinson LLP Kennedys Law LLP Mills & Reeve LLP
Crisis Consultant	44 (0) 207 291 7703 Services provided by: NYA International
10 INSURANCE PREMIUM (EXCLUDING IPT)	£651.97

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## Additional Endorsements

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### AIGCIPENPEND010916/001: Sanctions Endorsement

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

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### AIGCIPENPEND010916/022: Deletion of Care, Custody and Control

Extension 2.1 Care, Custody and Control within the Crime Coverage Section is deleted in its entirety.

All other terms, exclusions and conditions remain unaltered.

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## Your Boardroom Exec Policy

Thank you for purchasing Boardroom Exec, our flagship D&O product for private companies, partnerships and not for profit organisations. It provides extensive management liability protection for individual directors, your company and optional Employment Practices Liability, Pension Trustee and Employee Benefits Liability and Fraud insurance. The covers you have selected are shown in this schedule.

Your Boardroom Exec policy also provides some valuable additional tools and services:

### COMPLIMENTARY LEGAL ADVICE

What legal advice is provided?

As a Boardroom Exec policyholder you are entitled to free telephone legal advice from a top 50 UK law firm (Kennedys, Mills & Reeve and Bond Dickinson) on any issue you think might lead to a claim under your policy. As your policy cover is very broad, there are a host of potential issues, including:

How do you access the advice?

Call the 24-hour legal helpline number 01455 852 040. You'll be asked for your policy number and the nature of the of the query so we can assign the right lawyer with expertise in exactly the right field of law to give you the best advise possible. A call back time during business hours will be agreed for you to have a confidential discussion with the lawyer. (For regulatory or health and safety emergencies, we provide 24/7 callback within 1 hour).

### KNOWLEDGE BANKS

You are also entitled to unrestricted use of our library of guides, templates to download and "white papers" on a wealth of HR, Health and Safety and Management Liability issues identified as being most valuable to businesses and regular bulletins on topical and emerging issues. To access these simply go to [www.aig.co.uk/myprivateedge](http://www.aig.co.uk/myprivateedge)

### COMPLIMENTARY CREDIT MANAGEMENT SYSTEM

As a Boardroom Exec policyholder your company is also entitled to a free credit management system to give greater visibility of its receivables portfolio and its individual customer's credit risk. The system's intuitive dashboards display the amounts and the age of debt, so you can see historical trends, receive auto alerts for late payments, see with whom the company is "over trading" - where there is headroom to trade more. To find out more about the system and how to get it go to [www.aig.co.uk/myprivateedge](http://www.aig.co.uk/myprivateedge). To register, please visit [www.aigtradeplus.com/privateedge](http://www.aigtradeplus.com/privateedge)



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