

Capitol Special Risks

Specializes In

Directors & Officers Liability Insurance

CSRisks' expertise in this specialty market gives you the security of working with a knowledgeable partner, and access to the leading D&O carriers.

Directors & Officers Coverage forms vary dramatically from carrier to carrier. There are many nuances about the coverage that need to be addressed. You won't have to worry about missing something important with one of CSRisks' experienced brokers working for you.

Capitol Special Risks will assist you in placing this specialized coverage. You will receive detailed quotations, and policy specimens and comparisons upon request, for any of the following and more:

- Public Companies
- Private Companies
- Non-Profit Organizations
- Health Care Organizations
- General Partnerships
- Personal Director Liability

For more information or an Application Package, please call one of our qualified producers today:

770.956.0125

Toll-Free: 1.800.956.7047

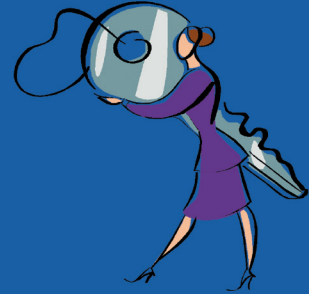
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The Key To Security



Directors & Officers













Key Reasons Why Directors & Officers Need Protection



Companies today are facing increased liability threats, driven largely by new legislative duties and the escalating number of private securities related claims.

This heightened risk can translate into multi-million dollar lawsuits against companies and their directors, officers, or employees. Directors and Officers Liability Coverage is the only way to protect the personal assets of these decision makers.

Public & Private Company Exposures:

-  Conflicts of Interest
-  Acts beyond Corporate Powers
-  Alleged interference with contractual obligations
-  Negligence in performance of duties
-  Wrongful Termination
-  Misleading Advertisements
-  New legislated duties of D&Os
-  Personal Injury Exposures
-  Communications & Impact on Stock
-  Anti-Trust or Restraint of Trade



Lock In The Right Coverage For Specialized Needs

General Partnerships:

A GPL program covers claims made against the General Partners or Member Managers for Wrongful Acts committed in the operation of a Limited Partnership or Limited Liability Company, just as a D&O policy covers claims made against the Directors & Officers of a company.

Major source of claims:

- Misleading statements/omissions to limited partners
- Third party creditors

Includes coverage for:

- General Partners
- Member Managers
- Joint Ventures (potentially)

Coverage may be extended for EPL and outside entity suits to the following:

- Members
- LLCs, LLPs, and LPs

Coverage Enhancements

- For Selected Risks:**
- ◆ Third Party & Class Action Coverage for EPLI Claims
 - ◆ Punitive & Exemplary Damages
 - ◆ Personal Injury
 - ◆ SEC
 - ◆ Mental Anguish & Emotional Distress for EPLI Claims
 - ◆ Removal of Failure to Maintain Insurance

Personal D&O Liability:

Directors today have more at risk than ever before. With the spotlight on corporate mismanagement, lawsuits are on the rise.

Many companies carry insufficient limits of liability to protect their Directors & Officers. The Personal D&O policy was created to protect their personal assets.

Key Features May Include:

- Individual Protection: coverage is not shared with the company or others
- Multi-Directorships covered in aggregate
- Last Line of Defense Protection with no retention
- Drop-Down Coverage

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