

# Primary D&O Solutions

The foundation of a public company's D&O program is its **primary policy**, incorporating essential protection for **individuals**, **corporate reimbursement**, and **corporate securities liability**.

## ★ Policy Highlights (ORUG-95)

- **Derivative Investigation Costs** for the Company.
- **Asset Protection Costs** and **Liberty Protection Costs** for Insured Persons.
- Insured Person **Inquiry coverage** with notice to be given at the Insureds' discretion.
- Defense costs for key aspects of **Sarbanes Oxley** and **Dodd-Frank**.
- Defense costs for Insured Persons arising from certain **U.K. Manslaughter and Bribery Acts**.
- Loss includes **claimants' attorneys' fees**.
- Company included as a **nominal defendant** in a derivative lawsuit.
- Company **investigative proceedings** during the time the proceeding is maintained against an Insured Person.
- **No Pollution exclusion**.
- Bodily injury exclusion with "**for**" lead-in, standard carve-backs and no exclusion for mental anguish, emotional distress or invasion of privacy.
- ERISA exclusion only applies to duties imposed on *fiduciaries*.
- **Outside Directorship** coverage for any tax-exempt non-profit.
- Broad carve-backs to the **Entity vs. Insured Person** exclusion.
- Full insured person severability of exclusions, application and claim cooperation.

**Capacity: Up to \$15,000,000**

**Eligibility: U.S. Public Companies**

*Please refer to policy form for full details of coverage terms and conditions. State-required endorsements may modify the terms of the standard policy form. Products may not be available in every state.*

## ORPRO Advantage

- 40+ years of continuous D&O underwriting
- A+ Superior (A.M. Best) security of Old Republic Insurance Company
- Licensed in all 50 states, plus D.C.
- Responsive, experienced, and empowered underwriters
- Highly experienced and collaborative in-house legal staff managing claims

### About Old Republic Professional

Old Republic Professional underwrites a broad range of products, including Directors & Officers, Fiduciary, and Employment Practices Liability, Crime & Fidelity, along with Lawyers and other Professional Liability coverages. We serve publicly traded and privately held businesses, financial institutions, and nonprofit organizations. Headquartered in Chicago, Old Republic Professional is part of Old Republic International Corporation (NYSE:ORI), one of the nation's 50 largest shareholder-owned insurance businesses and a member of the Fortune 500 listing of America's largest companies.