



## Executive & Professional Lines

BHSI's underwrites Directors & Officers (D&O) Liability Insurance and Professional Indemnity Insurance locally in Dubai (Regulated by the Dubai Financial Services Authority) for customers throughout the Middle East. Using our proprietary form, we offer broad coverage on a reinsurance basis, backed by BHSI's financial strength and claims expertise.



### D&O LIABILITY INSURANCE

BHSI's D&O Liability Insurance is a clear and simply worded policy built expressly for the complex and evolving risks of directors, officers and their companies. Designed for large commercial organizations, our broad-form policy is easily customizable and packed with market-leading features customers want and need in a D&O policy. Our policy is backed by unparalleled financial strength and our highly experienced – and integrated – underwriting and claims team. You can expect excellent service at every turn – from underwriters skillfully tailoring coverage for sophisticated needs, to claim professionals experienced at navigating the most intricate D&O claims.

The BHSI D&O Liability policy's wording provides the starting point for protection precisely tailored to our customer's needs. The policy comprehensively addresses critical areas of exposure, including shareholder litigation – direct, derivative and class actions – as well as government investigations. It is particularly responsive to the needs of individual members of the board and management team when their company is unable to indemnify them. It's everything you've come to expect in a leading D&O policy, including:

- A 90-day Extended Reporting Period for claims
- Tax liability coverage (by sublimit)
- Costs incurred by the company to investigate shareholder derivative demands
- Fees for public relations and crisis management firms to help mitigate the reputational damage that can accompany claims

*BHSI tailors coverage for companies of all sizes.*

### PROFESSIONAL INDEMNITY INSURANCE

BHSI's Professional Indemnity Insurance Policy is drafted in clear language and structured to simply articulate coverage and exclusions for brokers and customers. Easily tailored to individual needs, the policy provide broads coverage, with expansive definitions of key terms, wide operating clauses and limited exclusions.

In addition, BHSI's policy includes coverage for:

- Vicarious liability
- Claims arising from Joint Ventures
- Fees of public relations or crisis management consultants to help protect a professional's reputation when they face a claim
- Costs to help address and mitigate an issue in order to avoid a claim

*Coverage is designed to protect professionals in claims alleging negligence in the performance of or failure to perform professional services. Our civil liability form can be tailored for a wide range of professions, and responds to a broad range of claims, including allegations of fraud, dishonesty, and defamation, intellectual property, and breaches of confidentiality.*

## BHSI ADVANTAGES

- Clear, straightforward policy form
- Financial strength
- Flexible, tailored underwriting
- Excellent claims service

Our Executive & Professional Lines coverage is underwritten on the paper of Berkshire Hathaway's National Indemnity group of companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's.

# CLAIMS IS OUR PRODUCT.®

At BHSI, we know what the most important part of any insurance policy is how it responds when you have a claim. BHSI is committed to excellence in claims handling, and brings technical skill, efficiency, and transparency to all aspects of the claims process. Our team is highly experienced in helping customers navigate Executive & Professional Lines claims and litigation and we're readily accessible: All customers have direct access to our senior claims handling team.

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*Expertise and responsiveness that you and your employees can count on.*



Berkshire Hathaway  
Specialty Insurance

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, accident and health, medical stop loss, and homeowners insurance. The actual and final terms of coverage for all product lines may vary. In the Asia Middle East region, it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto. For more information, contact info@bhspecialty.com.

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