



DIRECTORS AND OFFICERS LIABILITY
General Commercial



ABOUT CREECHURCH

Creechurch International Underwriters is an underwriting management company offering specialized insurance solutions for independent businesses and trade associations. Our products are distributed exclusively through licensed Canadian insurance brokers.

Established in 1996, Creechurch identified an under-served market in the high-tech sector and offered quality insurance products to companies unable to find coverage from traditional insurers. Today, we still serve this niche market and have expanded our unique product line to include Information Technology Liability, Directors and Officers Liability, Product Liability, Errors and Omissions Insurance, General Liability and Property Insurance.

Creechurch is now the largest Lloyd's coverholder in Canada, and all of our products are developed in-house specifically for the Canadian market. We work closely with brokers, insureds and insurers to produce the most comprehensive coverage for your clients.

GENERAL COMMERCIAL DIRECTORS & OFFICERS LIABILITY

The liability risk for directors and officers continue to rise with the increase of public awareness and expectations and the more litigious nature of society. Directors and officers face increasing responsibility and scrutiny in the performance of their duties and quality of corporate governance by shareholders, employees, customers, competitors and the government, to name a few.

It is essential that your clients' company assets and the personal assets of their directors and officers are protected to ensure the long-term success of their company. Our D&O policy includes specialized coverages and each policy is customized to meet your clients' unique coverage needs.

Our General Commercial D&O facility is ideal for small to mid-size private manufacturing or service-related companies and non-profit organizations, including those with U.S. exposures.

Our Coverage Highlights

- Coverage for Derivative Shareholder Action suits
- Full worldwide coverage
- Severability for Directors & Officers
- Alternative Dispute Resolution Clause for coverage disputes
- Coverage for Controlled Subsidiaries
- Coverage for Advisory Board Members and Spouses of Directors & Officers
- 80-20 Allocation of Defense Costs
- Definition of "Loss" does not exclude taxes
- Wrongful Employment Practices coverage available
- Fiduciary Liability extension available
- Extended Reporting Period available
- Defense Costs for Pollution Claims available

For more information or to download our application, visit our web site at www.creechurch.com or contact our D&O Team today.



SEAMLESS BROAD PROTECTION

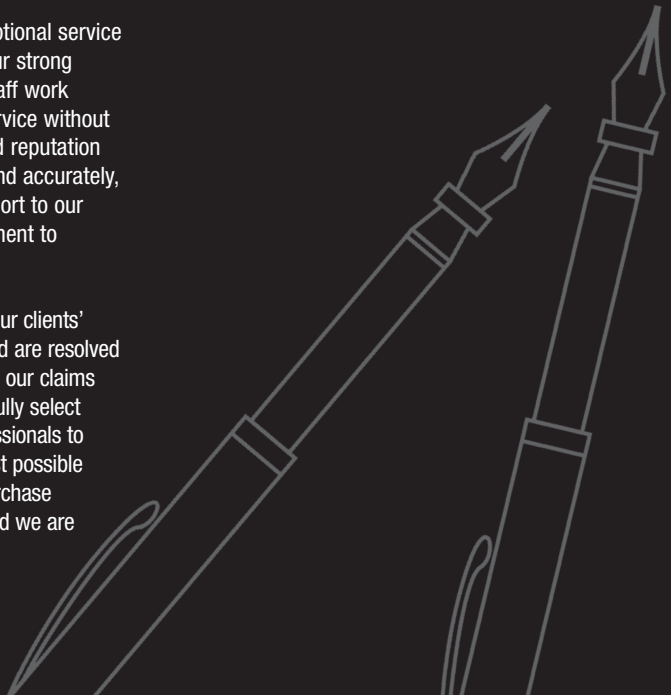
Do your clients have **Errors & Omissions** coverage? Increasing customer expectations only emphasize the importance of quality protection from allegations of errors, omissions, negligent acts and other exposures. Our E&O policies are complemented by our **Commercial General Liability** and **Commercial Property** policies. This gives them the benefit of placing all their coverages with the same insurer, eliminating gaps in coverage, claims disputes, and non-concurrent forms. Our policies are designed to fit together for seamless broad protection giving your clients the security they need and the superior service they deserve.

THE CREECHURCH ADVANTAGE

We concentrate on specialized insurance products and strive to be the best at what we do. Through our experience insuring niche clientele, we have built up extensive underwriting knowledge and offer expertise and focus not found at the larger insurers. We understand the unique business risks your clients face and are committed to keeping abreast of trends, including changes in government regulations and the legal system, to ensure that everyone's interests are protected.

We pride ourselves with the exceptional service that we provide to our brokers. Our strong underwriting team and support staff work closely together to offer timely service without compromising its quality. Our solid reputation for issuing policies both quickly and accurately, as well as providing ongoing support to our brokers, emphasizes our commitment to customer service.

Our claims process ensures that your clients' claims are thoroughly evaluated and are resolved both promptly and fairly. We handle our claims independently, allowing us to carefully select teams of skilled experienced professionals to ensure that your clients get the best possible protection. After all, your clients purchase insurance to protect themselves and we are there to honour that promise.



ARE YOUR CLIENTS PROTECTED?

Ask Creechurch for a competitive quote today
and get the service you deserve.

- Information Technology Liability
- TEKPAC and TEKPAC*Plus* IT Packages
- Life Sciences Liability
- Natural Health Products Liability
- BIOPAC Healthcare Package
- Directors and Officers Liability
- Employment Practices Liability
- Miscellaneous Errors and Omissions
- Medical Malpractice Liability
- Engineers Liability
- Commercial General Liability
- Umbrella Liability
- Commercial Property

To find out more, give us a call or
visit our web site at www.creechurch.com.

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