



DIRECTORS AND OFFICERS LIABILITY

Emerging Technology





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.

EMERGING TECHNOLOGY DIRECTORS & OFFICERS LIABILITY

While the performance of the stock market varies with the economic cycle, Canadian private venture financing usually remains strong. Given this fact, this sector offers excellent opportunities for new business.

Start-up companies find it difficult to obtain coverage, as traditional insurers are reluctant to insure risks without a long operating and profitability history. We understand the unique and evolving needs of these knowledge-based companies and recognize that current profitability is not the only measure of a company's potential success.

Our Emerging Technology D&O facility is ideal for Canadian high-tech and biotech companies, public or private companies, IPOs, start-up companies, multinational corporations and companies with U.S. exposure. Our coverage addresses the main exposures that these companies and their directors and officers face, and each policy is customized according to your clients' needs.

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
- Securities Claim Entity Coverage available
- Fiduciary Liability extension available
- Extended Reporting Period available

Ask us about our Platinum D&O Policy, which includes added features such as:

- Entity coverage for Wrongful Employment Practices, Securities Claims and Fiduciary Liability
- Punitive Damages Coverage for Securities Claims
- Defense Costs for Pollution Claims

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

SEAMLESS BROAD PROTECTION

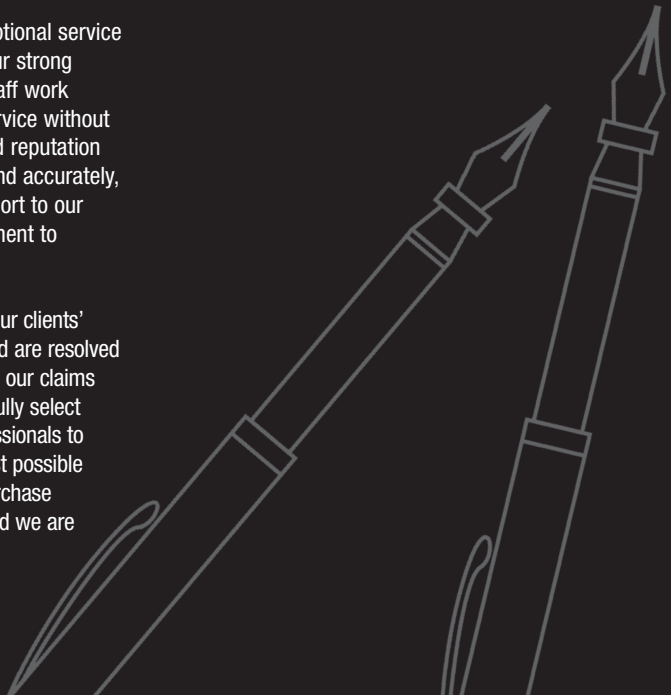
Ensure that your clients have complete insurance protection. Increasing customer expectations only emphasize the importance of having **Errors & Omissions** coverage or **Product Liability** coverage as part of your clients' whole insurance package. All our liability policies are complemented by our **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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