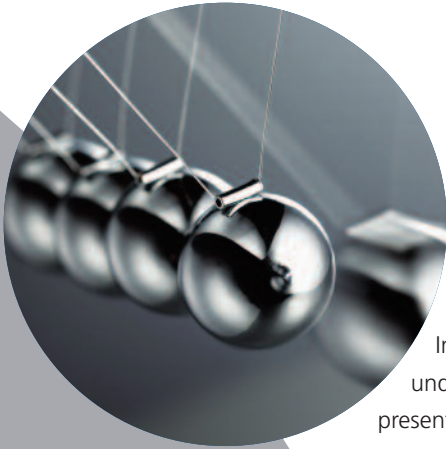


# Questions and answers for agents and brokers

## Directors & Officers SelectPlus Policy



As an agent or broker eager to write more directors & officers coverage for individual directors, officers, employees and entities in the financial services industries, consider Zurich's newly redesigned Directors & Officers SelectPlus Insurance Policy. Here are some answers to frequently asked questions to help you understand the product's advantages and key sales points so you can more readily present them to customers.

### What's different about the new Directors & Officers SelectPlus Insurance Policy?

Specifically redesigned to automatically include coverages formerly available only as coverage options or separate policies, including:

- Electronic risk liability (including electronic publishing wrongful acts and claims arising from loss events related to computer systems)
- Excess DIC Side-A D&O liability
- Fiduciary liability

### What makes the policy attractive for most financial service businesses?

- A clearer, more straightforward application
- All available coverages listed on the declarations page
- New, easier to understand modular form
- Menu-driven coverage selection

### What are some additional sales points?

The redesigned coverage is specifically developed with financial service businesses in mind.

To create the new directors & officers product, Zurich drew on our in-depth understanding of what businesses like yours need to efficiently and effectively manage their D&O programs. Supported by the local knowledge of Zurich underwriters, risk engineers\* and claims professionals, the Directors & Officers SelectPlus Insurance Policy goes a long way toward protecting you and your business, even when unanticipated events occur.

\* Risk engineering services provided by Zurich Services Corporation

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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