



Investment Management Insurance Edge[®]

Financial Lines

It's a new era for investment advisers and funds. As market volatility increases the potential for investor litigation, advisers and funds face new, complex compliance standards and levels of regulatory scrutiny not seen in decades.

These challenging times demand the cutting-edge professional and management liability protection of Investment Management Insurance Edge[®] (IMI Edge). IMI Edge is flexible, cost-efficient insurance that combines a solid foundation with market-leading enhancements that deliver global protection.

Features and Benefits

IMI Edge can be customized with one or more of the following coverages, combining them in one comprehensive program:

- Investment adviser professional liability insurance
- Fund professional and management liability insurance
- Investment adviser management liability insurance
- Outside directorship liability insurance
- Distributor professional liability insurance (available by endorsement)
- Cost of corrections coverage (available by endorsement)

IMI Edge builds in protection for:

- Violation of investment guidelines and/or investment management contract
- Breach of securities regulations
- Shareholder class action suits
- Allegations of lack of due diligence, unintentional misrepresentation, and suitability
- Formal regulatory investigations of insured individuals, advisers, and funds

Leading protection for individuals:

- Personal reputation protection covers the cost of a crisis management firm's assistance in responding to negative statements made about executives by enforcement bodies in the media
- Advancement of loss in connection with covered claims when companies refuse or otherwise fail, for any reason, to provide advancement or indemnification to insured individuals
- Claim cooperation severability ensures the rights of insured individuals are not impaired if other covered individuals fail to cooperate with the insurer
- Protection for certain FCPA and UK Bribery Act Penalties
- Outside entity executive coverage for claims made against insured individuals serving on the board of a non-profit entity or private portfolio company

Truly Global Coverage

Global Liberalization delivers cross-border coverage, applying optimal local policy language to claims in foreign jurisdictions.

Through our global service platform, insureds can secure insurance policies in various countries in conjunction with their master Canadian policy.



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Leading protection for individuals (continued):

- An enhanced conduct exclusion triggered only after a final, non-appealable adjudication in any underlying proceeding
- Limited subrogation applies only when conduct exclusions apply
- “Insured v. Insured” exclusion carves back coverage for non-indemnifiable defence costs of an insured individual defending a suit brought by an insured organization

Extensive coverage for fund liability:

- Automatic coverage for new private or registered funds with no size threshold to adapt to changes in fund offerings during the policy period
- Definition of fund includes fund subsidiary investment vehicles, entity general partners, and liquidating trusts as well as funds in their capacity as controlling shareholders or selling security holders

Expansive professional liability coverage:

- Definition of investment advisory services encompasses any financial, economic, or investment advice, or any other investment management services as well as the selection and oversight of other investment advisers and sale of new and prospective funds
- Exception to the investment banking exclusion for services provided to portfolio companies
- Vicarious liability coverage for wrongful acts committed by another party acting on behalf of the investment adviser
- Personal injury coverage for claims by customers or clients alleging emotional distress, mental anguish, libel, or slander in connection with the performance or failure to perform investment advisory services

To learn more about Investment Management Insurance Edge:

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Your insurance broker



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