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LEAD SIDE A DIFFERENCE-IN-CONDITIONS (DIC) POLICY FORM

Skyward Specialty's standalone Side A Difference-In-Conditions (DIC) Policy maximizes personal protection, acting as a last line of defense for directors and officers when they are not indemnified by the corporation.

Our D&O underwriting experts and claims management professionals have deep understanding of the market and uniquely apply their deep experience to tailor industry-specific coverages to protect against potential exposures and losses.

COVERAGE LIMITS

- Maximum capacity - \$5 million
- No minimum attachment

RISK APPETITE

- Open to public and private companies and financial institutions

COVERAGE HIGHLIGHTS

- Follow-Form Coverage:
 - ◇ Excess form follows the same terms, conditions and limitations of the Followed Policy
- DIC Feature:
 - ◇ Coverage triggered by a DIC Event or any other reason
 - ◇ One exclusion, conduct exclusion, limited to any deliberately fraudulent act or any illegal profit or remuneration and only triggered by a final non-appealable adjudication in the underlying action
 - ◇ Advancement – If Underlying Insurance fails to respond or your Corporation refuses to advance indemnification within 45 days of request for indemnification
 - ◇ Defense and Settlement – No consent required to enter into a plea agreement, deferred prosecution agreement or similar resolution of any potential criminal charge
 - ◇ Liberalization to broader terms of Followed Policy
- No panel counsel requirement
- Optional double reinstatement of limits

***Coverage is always subject to all of a policy's terms and conditions. This is a summary of certain key aspects of coverage. Review the policy form for complete terms and conditions.

ABOUT SKYWARD SPECIALTY

Skyward Specialty is a rapidly growing specialty insurance company, delivering commercial property and casualty products and solutions on a non-admitted and admitted basis. Skyward Specialty's subsidiary insurance companies consist of Houston Specialty Insurance Company, Imperium Insurance Company, Great Midwest Insurance Company, and Oklahoma Specialty Insurance Company. These insurance companies are rated A- (Excellent) by A.M. Best Company.