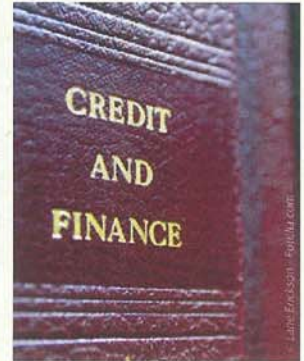


# WINDSOR

## INSURANCE FOR THE FINANCIAL SERVICES SECTOR



### Financial Institutions

At Windsor Partners Limited we have a strong Financial Institutions team who are dedicated to providing bespoke advice to the financial sector. Collaborating with our clients, we identify and analyse risk, taking the time to fully understand the complexities of our clients' business. Our clients include:

- Banks
- Investment Banks
- Investment Trusts
- Investment Managers
- Corporate Finance
- Trust companies
- Private Equity
- Trust administrators
- Stockbrokers
- Funds
- Fund Managers
- Pension Funds
- Financial Services companies
- Hedge Funds

### Directors and Officers Insurance

Within this field, the Windsor team provides a comprehensive global broking service, advice, information and claims support for Directors and Officers. Financial institutions are increasingly accountable for their actions. As a consequence of growing levels of corporate governance, significant legislative changes in areas of employment law and expanding statutory requirements, not to mention a greater willingness in shareholders and other third parties to sue, Directors now face escalating personal and professional exposure. A D&O policy protects the liability of the directors and officers of a firm or fund, thereby creating peace of mind for them whilst acting in such a vulnerable legal capacity.

Exposures to complaints, wrongful act allegations and regulatory investigations are continuing to escalate. A good policy will pay damages, awards, settlements, defence and official investigation costs for claims. Windsor's director policy is a complex product which can be customised to your circumstances, but the basic cover responds to allegations of breaches of fiduciary or statutory duty, financial reporting or breach of trust.

Common causes of Directors and Officers' claims activity include:

- poor financial conditions
- stock price volatility
- mergers and acquisitions
- insider trading

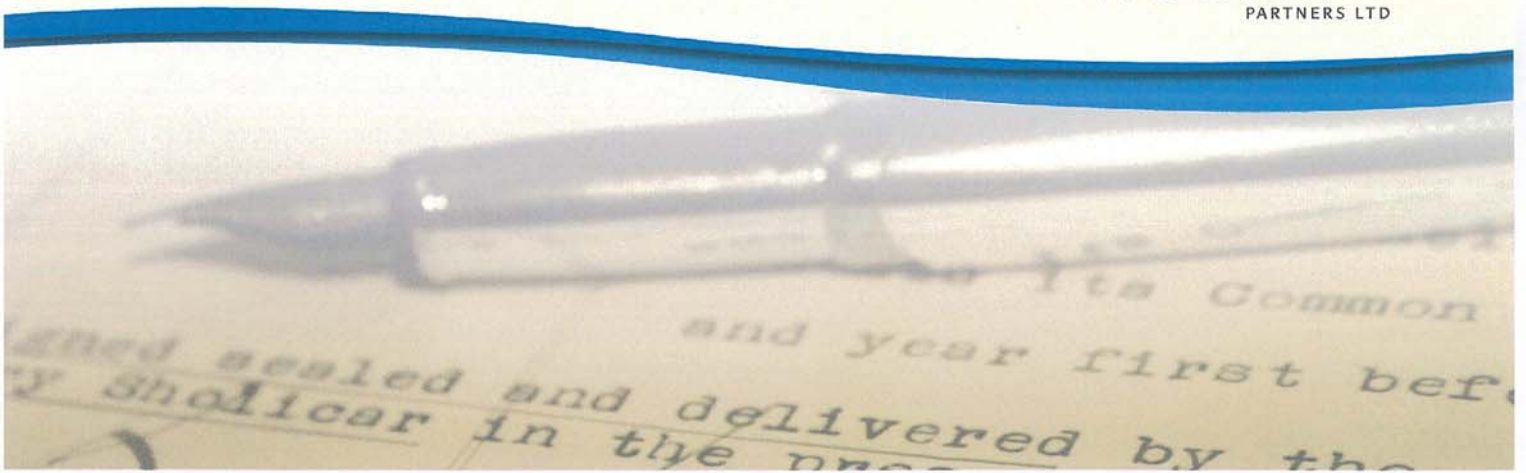
### Professional Indemnity Insurance

With strong market presence, an excellent rapport with a breadth of underwriters from both local and international insurers and a highly reputable history, we are confident we can provide the best policy for your firm.

### Hedge Fund Liability Insurance

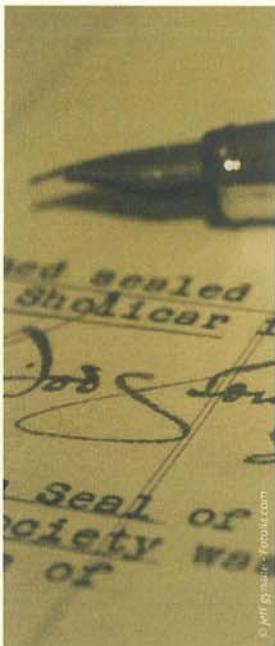
The emerging risks present in the management of hedge funds mean that it is imperative hedge funds arrange appropriate liability insurance. The structures employed in utilising the fund's assets can be complex and specialised insurance arranged by a broker who understands this business is essential.

**WINDSOR**  
PARTNERS LTD



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## INSURANCE FOR THE FINANCIAL SERVICES SECTOR



### Windsor Partners Ltd

Windsor Partners Ltd is part of the Windsor group which can trace its origins back to 1933. The company has established itself as a unique, niche, independent Lloyd's accredited Insurance broker, which offers a range of both retail and wholesale insurance services.

We operate out of five offices in the UK, one in Guernsey and one office in Hamburg, employing over 200 staff.

Windsor Partners Limited are authorised and regulated by the Financial Services Authority, licensed by the Guernsey Financial Services Commission and regulated by the Jersey Financial Services Commission.

### CLAIMS SERVICE

The Company is committed to a claims service of the highest standard in respect of all our clients' needs.

We recognise the importance of a personal claims handling service in order to meet the ever changing and diverse nature of our clients requirements.

It is the proper and efficient handling of a potential claim circumstance which really differentiates the service provided by Insurance brokers.

Over 25% of our staff work within our dedicated claims department; there to assist and ensure our clients' claims are handled efficiently and in our clients' best interest.

### Trusts and Trust Company Insurance

This is a key area of our expertise, and we have provided cover to all kinds of trustees for many years. Interestingly, cover can be extended to the protector, the appointer and administrative offices in the trust.

### Crime Insurance

Crime Insurance provides comprehensive cover for all manner of crime related risks, including:

- infidelity of employees: fraudulent, dishonest or malicious acts
- counterfeiting and forgery
- damage to the premises or its contents through malicious mischief
- virus damage and computer related crime

### Investment Managers Insurance

The sheer complexity surrounding the relationship between an investment manager and investment funds,

shareholders and investors is such that Investment managers insurance is often an essential purchase. It provides a comprehensive combination of D&O liability, professional liability and crime protection in a single policy.

### Pension Funds Liability Insurance

The pensions sector has undergone a significant transformation over recent years. Pensions are no longer generous bonuses from an employer; they are now subject to rigorous rules and guarantees. As the regulations surrounding pensions increase, so too does the need for pension funds insurance.

### Private Companies Insurance

Private company owners are prone to naively believing that they don't need to purchase cover. Nonetheless, private companies are being sued more frequently than we realise.

### Initial Public Offering Insurance

This policy protects companies and their directors and officers involved in an initial public offering or a private placement of securities against claims for loss or damage by investors, and can be purchased as a stand alone or as part of a suite of covers. It insures against errors or omissions in prospectuses, offer information statements or profile statements which can lead to civil, regulatory or administrative proceedings including investigations by government and/or authorities and shareholder suits.

### Bankers Blanket Bond

This policy covers financial institutions against direct financial loss from criminal actions by employees or third parties. The scope of cover includes protection from many exposures banks face every day including fraud, infidelity of employees, forged cheques and documents, cash or

property losses on premises and loss of cash in transit. These type of policies have also been shown to help limit the knock on effects of such losses, such as loss of reputation or market share.

### For further information please contact:

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