Protection against risks under criminal law.

The recent financial crisis and economic scandals have heightened the public’s sensitivity and at the same time led to an increase in the activities of law enforcement agencies. This also increases the risk of innocently appearing on the investigators’ radar. With legal expenses insurance cover insured persons are protected in the event of a criminal investigation in connection with their professional activity and can rely on professional claims management by HDI Schadenregulierung GmbH.

This overview is a short description of the services insured. The legally binding content of this insurance is laid out in the wording of our terms and conditions which are documented in the insurance policy once the coverage has been applied for.

⚠️ The solution at a glance:

| The insured company, the management and employees are covered in the event that criminal and / or administrative proceedings or professional misconduct and disciplinary proceedings are initiated in connection with their professional activity. |
|---|---|
| The comprehensive insurance cover in criminal proceedings against managers and employees of the company contains worldwide cover, even if: |
| • the accusation under criminal law predates the inception date of the contract, or |
| • there is an accusation of an intentional criminal act. |

**Further highlights:**
- Several lawyers
- Company representation
- Precautionary legal expenses cover
- Cover for all court costs including expenses of witnesses, key witnesses and experts
- Translations and interpreters
- Bail costs
- Covert investigations

⚠️ Subject of insurance / scope of services:
- Criminal, administrative, professional misconduct and disciplinary proceedings
- Search and seizure measures
- Company representation
- Advising and supervising witnesses, compulsory measures
- Enforcement proceedings
- Parliamentary investigation committees
- Constitutional appeals and revision proceedings
- Preliminary ruling procedures before the European Court of Justice
- Active prosecution
- Private prosecution proceedings
- Compensation for criminal prosecution measures
- International arrest warrant / extradition proceedings
- Precautionary legal protection for consultation before investigative proceedings are initiated
**Insured costs:**

**Lawyer and coordination costs:**
- Fees for the insured person’s lawyer and, if expressly agreed, for **more than one** lawyer
- Lawyers’ fees for **several** lawyers for members of management bodies and named co-insured persons
- Expenses for a tax consultant, university law professor or other authorised legal representatives
- Expenses for a coordinating representative for defendants and witnesses and also, if the insurer has agreed in advance, costs for several coordinating representatives

**Out-of-pocket expenses abroad:**
In the event that an investigation, seizure, physical examination or detention is carried out abroad

**Expenses for experts and legal reports:**
Expenses for legal reports from lawyers, tax consultants, other authorised legal representatives or university law professors given the prior consent of the insurer

**Costs for communication and public relations work (PR):**
Litigation PR and advice on the possibilities of reply in radio, television and print media in addition to amnesty programmes

**Pre-trial detention:**
A daily allowance for the period of detention of an insured person, support for close relatives and further costs for pre-trial detention

**Consultancy services:**
For consultation on data security and environmental protection as well as psychological support for the insured person

**Ancillary and subsequent services:**
Research costs for the defendant’s own investigations, forensic services for the clarification, identification and prevention of potential criminal business activities, reputation, personal protection

**Employment law proceedings:**
Also in connection with criminal cases pertaining to the German Minimum Wage Act

**Other further costs:**
- Legal proceedings/court costs
- Administrative proceedings/consular costs
- Travel costs incurred by lawyers and experts including a tax consultant, university law professor or other legal representative
- Expenses for necessary trips made by the insured person
- Costs for private prosecution proceedings
- Translation and interpreter expenses
- Costs for adhesive procedures
- Trial observer expenses