Protecting Coverage **in a High-Stakes Global Claim**

Story Overview

A global NGO with a complex international structure faced a high-profile claim involving both employment practices and directors and officers allegations. The organization needed a program that could respond across entities, jurisdictions, and board changes without creating coverage gaps. When the claim emerged, the stakes were high, the timeline was tight, and discretion mattered.

Challenge

The client's legal structure had evolved over time, and the allegations cut across separate entities, leadership actions, and employment-related issues. A standard approach could have left parts of the prior board or organization outside the program, and a fragmented broker relationship in the client's home country added coordination risk. The status quo was not a safe option because even a small structural gap could have prevented coverage from triggering as intended.

> The right protection starts long before a claim is filed.

IMA's Strategy and Actions

IMA's executive liability team acted to support the client by:

- Structuring the D&O and employment practices coverage around the client's full legal structure, including prior board and entity changes
- Preserving continuity on the program so past and present leadership exposures could be addressed without leaving earlier periods behind
- Coordinating closely across placement and claims teams to address allegations that could have fallen between separate coverage lines
- Working with the client's general counsel, global insurer, and foreign broker to help move the claim toward a clean and timely response
- Supporting renewal strategy after the claim value became clear to reduce downstream disruption

Why It Worked

IMA combined careful policy design with hands-on claims advocacy. The team understood the client's structure, anticipated where coverage could break down, and helped simplify a complex situation for all parties involved.

Key Takeaways

For complex international organizations, coverage often succeeds or fails before a claim is ever filed. IMA's value here was recognizing how legal structure, governance history, and cross-border coordination could affect coverage, then helping align those pieces under pressure.

THE RESULT:

Coverage was triggered and the matter reached a seven-figure settlement. IMA also helped the client secure a fair renewal, limiting how disruptive the claim could have been.