

Coverage Guide. *For Life Trading*

Whether managing established foreign operations or venturing overseas for the first time, multinational organizations are vulnerable to a variety of risks not typically insured under a domestic insurance program.

AIG's WorldRisk package policy for Life Trading provides a coordinated multi-line insurance program designed to support the company's international operations, digital infrastructure, employees, and corporate reputation. As a global technology-driven cryptocurrency trading firm, Life Trading benefits from customized coverage solutions tailored to its operational environment, helping protect business continuity, global activities, and strategic growth. The following coverage modules have been structured to align with Life Trading's corporate risk management needs under the WorldRisk package.

Available Coverage Modules



Cyber Risk
Exposure



Regulatory
Investigation



Professional
Indemnity Coverage



Investment Management
Liability



Directors and
Officers



Cyber and Data
Security Liability



Client Asset
Protection



Fraud and
Employee Dishonesty
Protection



Crisis Management and Reputation Protection

Coverage for public relations, communication strategies, and reputation recovery following significant incidents or claims.



Value-adds:

In an era defined by increasing regulatory scrutiny and evolving insurance compliance requirements,, the difference between sustained growth and catastrophic loss often lies in the quality of one's risk management framework. Life Trading has proactively addressed this vulnerability by securing an insurance coverage policy through AIG Australia, a move that underscores its commitment to stability and fiduciary responsibility. This coverage is not a generic add-on; it is a specialized layer of protection tailored specifically to the firm's investment management activities.

At the core of this arrangement is AIG Australia's bespoke coverage for investment management exposures. Life Trading's clients—ranging from individual trading trusts to large pooled funds and professional investment entities—face two dominant threats.

The first is cyber risk exposure: data breaches, hacking attempts, and system failures can lead to significant financial and operational losses. Through AIG Australia, Life Trading provides cyber insurance solutions that help protect client systems and funds, offering coverage for recovery costs, liability claims, and business interruption caused by cyber incidents.

The second, often overlooked threat is regulatory action. As financial watchdogs impose stricter conduct, disclosure, and capital adequacy rules, even inadvertent non-compliance can trigger costly investigations, fines, or restitution orders. Life Trading's AIG policy explicitly addresses this by covering defence costs and certain penalties arising from regulatory proceedings, thereby protecting both the firm's capital and the integrity of the investment vehicles it manages.



By integrating AIG Australia's insurance into its operational framework, Life Trading demonstrates that sophisticated investment management goes hand in hand with robust protection.

For professionals and trustees managing third-party capital, this coverage is not merely a backstop—it is a prerequisite for long-term client confidence. In doing so, Life Trading turns what was once an unhedged risk into a managed, insured component of its value proposition.