

Professional Liability Coverage

AmTrust offers a single-policy solution with a cost-competitive Professional Liability Coverage that is specifically tailored to meet the needs of community based financial institutions.



34 Countries

where AmTrust is globally present



Robust Product Offering

designed for the specific needs of financial institutions



In-house Claims Handling

with dedicated team and reporting email address

Lender Liability

Covers the Insured for Loss resulting from Claims due to errors, omissions, misstatements, neglect or breach of duty involving extensions of credit, loan servicing, or incidental insurance services related to the issuance of a loan. Lender Liability covers suits brought by borrowers or guarantors. "Broad Form" coverage extends to suits brought by other persons or entities that may be damaged as a result of the lending or foreclosure process.

Professional Services Liability

Covers the Insured for Loss resulting from Claims due to errors, omissions, misstatements, neglect or breach of duty involving Professional Services provided to or on behalf of a customer. Expanded coverage for suits brought by other persons or entities that may be affected is provided under Company Liability Coverage.

Trust Services Liability

Covers the Insured for Loss resulting from Claims due to errors, omissions, misstatements, neglect or breach of duty while providing Trust Services to a customer of the Company.

Other Provisions

- Lender Liability encompasses any agreement or refusal to extend any loan, lease or extension of credit to a customer including foreclosure, restructuring or termination of the loan agreement. Loan Servicing is also covered if the financial institution retains an ownership interest in the loan. Loan Servicing for a third party is covered under Professional Services Liability.
- Professional Services Liability coverage includes, brokerage services, insurance services, depository services and any other service provided for a fee.
- Trust Services Liability includes, but is not limited to the Insured acting as administrator, custodian or trustee of personal or corporate trust accounts.

Available Enhancements

Standard policy enhancements:

- Choice of defense counsel
- Choice of separate or shared limit
- No Consent to Settlement provision
- Broad Claim definition
- 90 days automatic coverage for new Professional Services

Available to qualified applicants:

- 12 month non-cancellation clause
- Multi-year term at discounted rate
- Full past acts coverage (no retro date)
- "Broad Form" Lender Liability
- No Insider Loan Exclusion



AmTrust FI Advantage

- Currently insuring over 1,000 financial institutions
- Coverage available in all states except AK, HI, & VT
- Financial Institution industry expertise
- Underwriting strength
- Innovative product solutions

*For more information, contact us at
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