AmTrust is AmTrust Financial Services, Inc., located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its affiliated property and casualty insurance companies. Consult the applicable policy for specific terms, conditions, limits and exclusions to coverage. For full legal disclaimer information, including Texas and Washington writing companies, visit: www.amtrustfinancial.com/about-us/legal-disclaimer.

Product Descriptions

Directors & Officers Liability
Protects directors and officers against allegations of negligence, mismanagement, errors and omissions. Additional A-side coverage options are also available.

Professional Services Liability
Protects the insured against suits arising from the “professional services” offered to customers; e.g. brokerage services, insurance services, depository services, etc.

Lender Liability
Protects the insured against suits brought by borrowers or guarantors. The “Broad Form” Endorsement expands coverage to suits brought by other individuals or entities.

Securities Liability
Covers the company against suits stemming from the purchase or sale of company securities, including individual actions, class actions and derivative actions.

Employment Practices Liability
Protects the insured against suits alleging Harassment, Discrimination, Wrongful Termination and other employment-related matters. Coverage for “non-employee” (third-party liability) suits is available for an additional premium.

Fiduciary Liability
Protects the insured against suits for actual or alleged breaches of fiduciary duties with respect to any Employee Benefit Plan, including obligations, and responsibilities imposed by ERISA, COBRA, HIPAA or similar federal, state or local laws, and negligent acts, errors or omissions in the administration of Employee Benefits.

Financial Institution Bond
Provides the fidelity bond and other fraud coverages financial institutions face doing business in the 21st century.

Excess Liability
Protects the insured if the financial institution’s underlying limits have been exhausted for loss(es). Coverage can be applicable to both insured persons as well as the company. Follow form coverage over dedicated or shared underlying limits.

BOP, CPP, Workers’ Comp & Umbrella
Most ISO coverages are available, enhanced with the Advantage and Advantage Plus endorsements.

Availability
- Professional Lines products are not available in AK, HI, or VT
- Refer to www.amtrustfi.com for additional state exceptions and requirements

Limits of Liability
- Separate or shared limits per coverage part available
- $10 million for D&O, BPL, Lender, Fiduciary, FI Bond
- $5 million for Trust, EPL

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Our financial institution underwriters have experience in structuring coverages to meet your clients’ needs. The following is a general list of business classes that we can write with our Management Liability Product suite of coverages.

**Eligible Classes**
- Bankers Associations/Advisors
- Commercial Banks
- Consumer Lenders
- Credit Unions
- Economic Development Organizations
- Equipment Finance/Leasing
- Family Offices/Business Managers
- Financial Consultants
- Hedge Funds
- Insurance Agents and Brokers
- Insurance Companies
- Mortgage Operations
- Mutual Benefit Associations
- Non-Bank Lenders
- Pension/Retirement Consultants
- Private Equity Funds
- Personal Finance/Loan Companies
- Registered Investment Advisors
- Savings Banks
- Trust Companies

**Ineligible Classes**
- 1031 Exchange Administrators/Intermediaries
- A/R Factoring
- Administrator of Private Estates
- Bail Bondsman
- Blockchain Technology
- Commodities Agent and Brokers
- Crowdfunding
- Cryptocurrency
- Debt Collection/Collectors
- Hard Money Lenders
- Investment Banks
- Payday Lenders
- Private and Personal Investment Funds
- Security Broker/Dealer

For more information, contact us at Flsubmissions@amtrustgroup.com