


FI Advantage Liability Endorsement



AmTrust's FI Advantage Liability Endorsement Coverage is a comprehensive coverage enhancement designed for financial institutions. For minimal cost, your insureds will have coverage second to none. Please see a few highlights of this coverage below.

Coverages

Additional Insured – Broad Form Vendors

- Vendors included as additional insured as agreed to in writing before any bodily injury or property damage.

Additional Insured by Contract, Agreement or Permit

- Persons or organizations are included as additional insureds with whom the insured has agreed to provide in a written contract, agreement or permit.

Aggregate Limit per Location

- General aggregate limit applies separately to each of the insured's locations.

Alienated Premises

- Exclusion is modified to provide coverage unless property damage occurs from hazards known prior to the time property was transferred or abandoned.

Blanket Waiver of Subrogation

- Automatic status to persons or organizations with whom the insured has a written contract prior to any bodily injury or property damage.

Bodily Injury Redefined – Mental Anguish

- Mental anguish and mental injury, including medical or nursing care and loss of services.

Broadened Named Insure

- Limit changed to 180 days.

Broadened Property Damage (CCC)

- \$35,000 limit for coverage for personal property; equipment borrowed by the insured while at a job site; customers' goods on the insured's premises.

Broadened Property Damage Rented Premises

- \$500,000 per each occurrence. Broad perils, not just fire.

Coverage Territory – Worldwide

- Underlying inclusion of CG 2422 amendment of coverage territory – worldwide coverage.

Duties in Event of Occurrence, Claim or Suit

- Insured must notify us right away – applies only after an executive officer is made aware of the accident, suit or loss. This does not apply to workers' comp that develops into a liability claim.

Expected or Intended Injury (PD)

- Included in our underlying GL form.

Incidental Medical Malpractice

- Included for physician, dentist, nurse, EMT or paramedic employed by the insured.

Medical Payments

- Increased to \$15,000.

Newly Acquired or Formed Organizations

- Afforded to the end of the current policy period.

Non-Owned Watercraft

- Length increased to 55 feet.

Personal and Advertising Injury

- Broadened to include race, color, creed, national origin, age, sex or physical disability where not prohibited by law and is not intentional.

Product Recall Expense

- \$25,000 each product; \$50,000 aggregate

Supplementary Payments Increased Limits

- Bail Bonds: \$2,500; Reasonable expenses incurred: \$500.

This coverage highlight of AmTrust North America, General Liability Expansion Coverage Endorsement, does not grant any coverage, nor form a part of your policy. For the actual coverage wording refer to the applicable form that is attached to your policy.



AmTrust North America
An AmTrust Financial Company

866.327.6904

banksubmissions@amtrustgroup.com

www.amtrustfi.com

AmTrust is AmTrust Financial Services, Inc., located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.