

# 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.



## 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

## 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 and 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' compensation that develops into a liability claim.

### Expected or Intended Injury (PD)

Included in our underlying General Liability 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 Financial, 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.*

*For more information, contact us at  
[banksubmissions@amtrustgroup.com](mailto:banksubmissions@amtrustgroup.com)*