

# 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.*



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