



Intact Financial Services

We Understand Your Financial Sector Risks

At Intact Financial Services, we're experts who understand the unique insurance needs of financial services companies and community banks and can offer creative solutions to minimize risk. Our dedicated team of underwriting, claims and risk management professionals has the experience and capability to address the complexities faced by the industry.

Target Industries Include:

- Banks
- Investment advisors
- Savings and loan institutions
- Security brokers and dealers
- Insurance companies

Target Industries

Property and casualty solutions available for:

- Commercial banks, savings banks, and savings and loan institutions
- Security brokers/dealers
- Investment advisors
- Insurance companies
- Credit unions

Specialty solutions (including MPL, cyber and bond) available for:

- Commercial banks, savings banks and savings and loan institutions with less than \$3 billion in assets

Collateral lines solutions available for credit unions, savings banks and savings and loans institutions

Specialty Coverage

Management and professional liability

- Coverage includes D&O, employment practices liability, fiduciary liability, lender liability, bankers professional liability and trust errors and omissions
- Optional excess limit available for insured persons for non-indemnifiable claims that applies over all purchased insuring agreements, including D&O, EPL, Fiduciary, Lender Liability, BPL and Trust E&O
- Ability to provide shared or separate limits, including separate Side A limit

- Option for third-party harassment or discrimination coverage under employment practices liability
- Ability to extend lender liability and bankers professional liability to include claims brought by any third party

Cyber liability

- Coverage includes failure to protect private or confidential information; denial of access; libel, slander or defamation; infringement of copyright; and claims brought by regulators
- Option to purchase first-party expense coverages

Financial institution bond

- No aggregate limit
- Coverage for counterfeit checks and self-service storage boxes
- Kidnap and ransom insuring agreement includes cyber extortion

Property Coverage

- Bucket limit of \$500,000
- Electronic data processing
- Extra expense
- Valuable information property
- Fine arts
- Accounts receivable
- Backup of sewers and drains
- ATM coverage available
- Tenant improvements and betterments

General Liability Coverage

- Blanket additional insured
- Broadened named insured
- Damage to premises rented to you

Mortgageholders Coverage

- Option for first and third-party coverages for Mortgageholders Interest, Foreclosed Property and Mortgageholders Liability

Additional Coverage

- Workers compensation
- Auto including repossessed auto
- Umbrella
- Trust and foreclosure property and liability
- Worldwide protection
- Ability to secure foreign local policies

We Help Minimize the Risk

Achieving growth and profitability in today's competitive environment requires much more than the right product or service. Financial services companies must operate efficiently, and that means operating safely. Injuries to employees or to the public can result in immediate expenses that potentially affect the bottom line. Hidden costs may also be incurred in the form of lost productivity, reputational risk and missed market opportunities.

Our risk management practice is built to deliver high-quality, practical solutions to safeguard against risks that threaten the success of financial services companies. Our flexible and innovative risk management services help financial services companies implement loss mitigation practices for both existing and emerging issues.

A Standard of Superior Claims Support

No matter how prepared your organization is, claims happen. In the event they do, you can be confident that our financial services claims team will work diligently for the best possible outcome. Our team of financial services risk management professionals is experienced at handling a full range of financial industry claims. We are committed to your needs, accountable for our actions and determined to resolve your claims quickly, efficiently and ethically.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



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