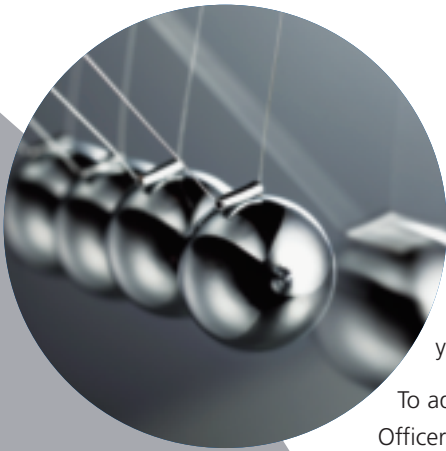


Putting everything inline:

Zurich's new D&O SelectPlus Insurance Policy



As a director or officer of a financial institution, you're well aware of the liability exposures you face every day. And while traditional directors & officers insurance provides protection, the typical policy available in the marketplace may not provide you all of the coverages you are looking for.

To address this need, Zurich's financial enterprises group has redesigned its Directors & Officers SelectPlus Insurance Policy for individual directors, officers, employees and the entity. This new policy enhances our earlier offering, with an aim to afford you expanded insurance protection.

Zurich's financial enterprises group focuses on the needs of banking and financial businesses – so we know the protection you need and what you are seeking. That's why the new policy continues to make standard many features – such as coverage for entity liability (including lenders' liability and Health Savings Accounts/IRA/Keogh claims), fiduciary liability, securities liability, and trust department liability. And the policy now features protection against electronic risk liability, including electronic publishing wrongful acts and claims arising from loss events related to computer systems and excess DIC Side-A D&O liability.

Easy form, easy coverage, one-stop shopping

The new application makes it easier than ever for distributors and their customers to understand exactly what coverages we are making available. All available coverages are listed on the application, so you can select the coverages you want and need – it's one-stop shopping! Then, for ease of use, we show your core limits of liability on the declarations page. And because so much is included in the standard policy language, there is less of a chance for gaps in your coverage – which means you are more fully protected, too.

- **More options** – You can choose to add on supplementary payments options that include investigation costs for shareholder derivative actions, security breach expenses, public relations expenses and rewards.
- **One-stop shopping** – The menu-driven coverage options shown in the application allow you to easily choose to buy what you need and want.
- **Ease of use** – The modular form makes exclusions and definitions easier to find.

- **Clarity and transparency** – The new policy is better organized, making it easier to follow. Most limits are not embedded inside the insurance policy provisions as you find in many industry policies, but clearly scheduled on the declarations page so there is one place of easy reference for your limits information.

Directors & officers coverage: Developed with financial services businesses in mind

To create the new directors & officers product, Zurich drew on our in-depth understanding of what businesses like yours need to efficiently and effectively manage their D&O programs. Supported by the local knowledge of Zurich underwriters, risk engineers* and claims professionals, the D&O SelectPlus Insurance Policy goes a long way toward making it easier to stay on top and in business, even when unanticipated events occur. Ask your agent or broker to explore this Zurich solution with you.

*Risk engineering services provided by Zurich Services Corporation

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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