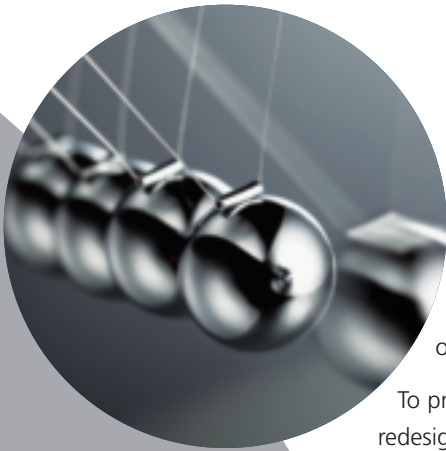


Putting everything inline:

Zurich's new D&O SelectPlus Insurance Policy's features and benefits



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

To provide you with more peace of mind, Zurich's financial enterprises group has redesigned its D&O SelectPlus Insurance Policy for individual directors, officers, employees and entities. This new policy enhances our earlier offering with an aim to afford you expanded insurance protection.

Easy form, easy coverage, one-stop shopping

Feature: The new policy makes standard many features that were previously coverage options available by endorsement.

Benefit: The policy is more comprehensive in scope, including not only standard D&O insurance provisions, but also, on an optional basis, entity liability (including lenders' liability and Health Savings Accounts/IRA/Keogh claims), excess DIC Side-A D&O liability, fiduciary liability, securities liability, trust department liability, electronic risk liability, and supplementary payments for investigation costs, security breach expenses, public relations expenses and rewards coverages options. It's your choice what to choose. And these provisions are now all shown in the policy form. No need for them to be added by endorsement.

Feature: Electronic risk liability can be included as an option.

Benefit: You've no doubt read and heard of recent high-profile security breach incidents. These demonstrate the financial services industry's vulnerability to electronic risk exposures. With Zurich's new directors & officers coverage, electronic risk liability can be included when you purchase the policy. This product protects you and your business against most exposures arising from events related to your computer system, including electronic publishing wrongful acts and claims arising from loss events.

Feature: All available coverages listed on the declarations page.

Benefit: The new application makes it easier than ever for distributors and their customers to clearly understand what coverages are available. The limits are clearly scheduled on the declarations page for easy reference.

Feature: New, easier to understand modular form.

Benefit: The menu-driven coverage on the new form lets you buy what you need and want. The form is better organized to make exclusions and definitions easier to find.

Feature: The new coverage is specifically designed with financial services businesses in mind.

Benefit: To create the new directors & officers policy, 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 protecting you and your business, even when unanticipated events occur. Ask your agent or broker to explore this Zurich solution with you.

Feature: Automatic extended reporting period (ERP) coverage included for 60 days.

Benefit: We automatically include extended reporting period (ERP) coverage for 60 days. That means you're covered for ERP while you decide whether you want to purchase this optional coverage.

Feature: Supplementary payments options.

Benefit: With our new D&O SelectPlus Insurance Policy, there are optional add-ons that include investigation costs for shareholder derivative actions, security breach expenses, public relations expenses and rewards.

Feature: You can select "duty to defend," or let Zurich handle it all.

Benefit: With our optional "duty to defend" feature, you can choose, by coverage section, whether to select your own defense counsel and control the defense, or let Zurich do it for you. If you choose duty to defend, Zurich will advance your company defense expenses within policy limits.

Feature: Acquisitions are automatically covered.

Benefit: The policy includes automatic coverage for many businesses that you acquire or create that represent 30 percent or less of your company's total assets. This coverage is especially important since mergers and acquisitions continue to play a critical role in the financial services industry.

*Risk engineering services provided by Zurich Services Corporation

Feature: Acquired pension and welfare plans are automatically covered.

Benefit: The policy also provides automatic coverage for acquired or created pension and welfare plans that represent less than 10 percent of the assets of your company's current plans – another advantage in today's growth-by-merger business environment.

Feature: Continuous coverage for the entity after it's acquired.

Benefit: Under Directors & Officers SelectPlus Insurance Policy, your company remains covered until the policy's expiration date – even if the entity is sold or acquired.

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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.

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