

Financial Institution Solutions for Lending Institutions

Whether your lending institution is a community bank, credit union or large corporation, Zurich has the products, services and dedicated team expertise to help you manage risk and stay competitive in today's more regulated and competitive lending environment.

U.S. financial institutions have looked to Zurich for insurance solutions for more than 100 years. And as risks have become more complex, we've responded with products and services to help you manage your physical, financial, lending operation and electronic exposures.

Zurich's dedicated financial institution team has a solid understanding of the current and emerging risks facing your lending institution. Working with your broker, we can help you:

- Protect capital and collateral property (including environmental exposures)
- Manage coverage for repossessed, lender-placed and investment properties
- Cover directors and officers (including retired ones) against allegations of mismanagement
- Reduce coverage gaps in management and professional liability exposures
- Safeguard customer data security and privacy
- Assess the critical components of your Enterprise Risk Management (ERM) program
- Address most other insurable risks

Dedicated team expertise

Our solutions are built and delivered by financial institution underwriters, claim specialists and risk engineering professionals with the industry knowledge and experience needed to make managing risk more streamlined and effective for you.

- Our **underwriters** review product offerings continually to help address emerging and evolving risks in the financial institutions industry.

- Our **in-house, financial institution claim specialists** are committed to fast and fair claims service. They are licensed attorneys with an average of 15 years of experience.
- Our **risk engineering professionals** offer a variety of risk management tools, education programs and guidance especially tailored to lending institutions.

Risk mitigation services

Zurich's claim professionals and risk engineers are committed to helping you mitigate risk and reach your business goals. Here are just a few examples:

- When a property claim occurs, you'll be connected to an experienced adjuster within minutes to help determine how further damage can be stopped.
- Our claims and risk engineering specialists can analyze your claim history and risk profile to help you identify causes of loss and areas for improvement.
- Zurich offers an online ERM assessment for financial institution customers.
- We have a number of tools and resources to help you navigate the risks associated with regulations and compliance, including:
 - Virtual Consulting, an online tool to help you identify the top causes of property and casualty losses
 - E-risk Assessment, another web-based tool to assess security and privacy risk
 - EPL Hotline for legal advice on employment practices issues
 - In-depth, risk management guides for D&O, Employment Practices Liability and ERISA Fiduciary Liability

Financial Institution products for lending institutions

Property and Casualty

- Zurich's property forms offer flexible insurance solutions for U.S.-based, mid-sized lending institutions and multinational companies doing business around the world. Property Portfolio Protection (P3) and The Zurich Edge® are "all risk" forms; that means that unless something is specifically excluded, it is a covered peril.
- P3 for mid-sized institutions features broad property coverage:
 - Vacant bank locations are covered without a penalty
 - No coverage sublimits for earthquake sprinkler leakage (EQSL), equipment breakdown, ordinance and law, backup of sewers and drains, and more
 - Original information property is covered
 - Contains no margin clause and no coinsurance clause
- The Zurich Edge® for large corporate and global institutions offers flexibility, higher limits, international service expertise and broad coverages under one property form. It also fits seamlessly within a centrally managed international program from Zurich.
- General liability
- Commercial auto
- Commercial umbrella
- Workers' compensation

Lenders Property Reporting Policy

- Helps manage risks associated with protecting your interest in mortgaged properties, properties repossessed after foreclosure and investment properties.
- Our easy-to-use, online Lenders Property Reporting tool lets you add, modify, extend, cancel and delete properties, providing instant coverage without the need for additional underwriting.

Financial Institutions Select™

- Single policy combines management and professional liability coverages to help reduce coverage gaps for community to mid-sized banks.
- Coverages include:
 - Security and Privacy Protection
 - Directors and Officers
 - Employment Practices Liability and more

Mortgagee Protection Policy (MPP)

- Covers mortgage impairment and legal liability losses arising from your mortgage operations.
- A separate policy so claims won't impact the loss experience for your own properties.

Customized Management and Professional Liability Solutions are available as stand-alone products for large financial institutions:

- Directors and Officers Liability
- Side A Coverage
- Financial Institutions Select Bond
- Employment Practices Liability
- Computer Crime Coverage
- Kidnap, Ransom and Extortion
- Lender Environmental Protection
- Fiduciary Responsibility Select
- Security and Privacy Protection
- Asset Management Solutions
- Excess Select Insurance

To learn more about products and services for lending institutions, contact your broker or visit zurichna.com/financial-institutions

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