

Covering the Financial Services industry with solutions for *specialized protection.*

Understanding the complexities and risks associated with financial institutions takes expertise – the kind we’ve amassed at OneBeacon Professional Insurance. We know how fulfilling service demands for your customers can affect your insurance risks. Putting our experience to work, we deliver @vantage for financial services – a tailored insurance package that meets your needs in one step, driven by a team of underwriting, claims and risk management experts who work together as one for you.

Tracing its roots to 1831, OneBeacon Insurance gives you an underwriting, claims and risk management team that combines insurance expertise with decades of experience in the financial services industry.

Eligible Risks

- Commercial banks, savings banks and savings and loan institutions
 - All sizes eligible for property and casualty coverage
 - Institutions under \$3 billion in assets eligible for specialty coverages
- Security Brokers/Dealers
- Investment Advisors
- Insurance Companies
- Credit Unions

Specialized Protection and Features

- Management and Professional Liability with shared or separate limits
- Directors and Officers Liability covering loss of sensitive customer information with a separate limit for Side A
- Employment Practices Liability with an option for third-party harassment coverage
- Fiduciary Liability
- Lender and Bankers Professional Liability – includes claims brought by any third party
- Trust Errors and Omissions
- Cyber Liability - covers denial of access, failure to protect confidential information and Public Relations expenses up to \$50,000 with an option to add intellectual property coverage
- Financial Institution Bond with no aggregate limit, coverage for counterfeit checks, self-storage boxes, cyber extortion and fraudulent email, fax and voice transfers

Property

- 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

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

Additional Coverages

- Workers’ Compensation
- Auto including repossessed auto
- Umbrella
- Trust and foreclosure property and liability
- Worldwide protection
- Ability to secure foreign local policies with our extensive foreign correspondent network

Financial Services



We help minimize the risk:

OBPI offers tailored risk management services including risk control experts who can help identify potential risks for property, general liability and auto loss.

Services for qualified accounts include:

- ▶ Disaster recovery/business continuity planning
- ▶ Fire protection system evaluation
- ▶ Fleet risk improvement/driver training
- ▶ Slip and fall prevention
- ▶ Ergonomics/computer workstation evaluations
- ▶ Materials handling/back injury prevention

Financial Services

Experience a unique level of commitment

A standard of superior claims support

In the event of a claim, your clients should expect a high level of performance by the people who handle it. With OneBeacon Professional Insurance that is the norm, never the exception. We pride ourselves on our quality claims service and the expertise of our financial services team that makes it possible.

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Experience the benefits of OBPI

- Tailored risk management services
- Industry-leading specialty insurance capabilities
- An entrepreneurial style combined with a focus on service and support
- A decision-making structure that supports faster underwriting decisions
- OneBeacon Insurance Group's financial strength, as affirmed by an A.M. Best rating of A (Excellent)

We are OneBeacon Professional Insurance

OneBeacon Professional Insurance is a member of OneBeacon Insurance Group. We specialize in professional liability solutions for targeted industries including:

- Hospitals
- Managed Care Organizations
- Long-term Care Facilities
- Medical Facilities
- Physician Groups
- Media
- Lawyers
- Real Estate Professionals
- Design Professionals
- Financial Services
- Technology

Additionally, OneBeacon Professional Insurance provides employment practices liability insurance, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance. General liability, property and workers' compensation coverages are also available for financial institutions.

About OneBeacon: OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon Insurance

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At OneBeacon Professional Insurance (OBPI), we believe that knowledge, expertise and constructive collaboration lead to the best insurance solutions. As a result, OBPI utilizes an approved access distribution model - one that focuses our efforts on building the strongest possible relationships with selected agents and brokers.

Agents or brokers (retail and wholesale) interested in gaining direct access to any one of our underwriting divisions may email us at OBPIProducerAccess@onebeaconpro.com or call [877.701.0121](tel:877.701.0121)

OneBeacon
PROFESSIONAL INSURANCE®

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.

Visit onebeaconpro.com for a list of underwriting contacts.

Submit risks to:
financialservices@onebeaconpro.com
or fax us at: [866.934.5598](tel:866.934.5598)

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Experience has a new measure

There's experience as in knowledge and expertise. And there's experience as in how a company works with and for you.

We are OneBeacon Professional Insurance, combining the best of both to make the insurance experience entirely better for you.

onebeaconpro.com