

Product Profile

# Financial Institution Bonds

## Broad crime coverage for financial institutions

**Financial Institution Bonds** enable financial institutions to secure cost-efficient protection, with high limits of coverage and low minimum deductibles, all on admitted paper.

### We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

#### Coverage Highlights

Our bonds specifically cover an insured against the following:

- Loss resulting from forgery or alteration
- Loss caused by dishonest and fraudulent acts of its covered employees
- Loss inside the premises caused by theft, disappearance and destruction, and robbery and safe burglary
- Loss outside the premises caused by the robbery of a messenger or transportation company

#### Value-Added Services

This highly-sought service is included with all bonds:

- **eDelivery®**: Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.

#### Unique Coverage Details

There are five main Financial Institution Bonds that we provide. Each form is tailored to specific classes of business:

##### Form 14

Stockbrokers, stock exchanges, securities investor protection corporations, investment bankers, investment companies, and commodity brokers

##### Form 15

Finance companies, small loan companies, mortgage dealers, title insurance companies, and real estate investment trusts

##### Form 24

National commercial banks, state commercial banks, trust companies, savings banks, savings and loan associations, building and loan associations, American agencies of foreign banks, and industrial banks

##### Form 25

Insurance and reinsurance companies, and self-insurance and risk retention groups

#### Claims Scenario

An institution experienced a case of employee dishonesty in the form of forgery and also a case of non-employee robbery. Our Financial Institution Bond coverage enables us to indemnify companies for losses caused by dishonest and fraudulent acts of its covered employees as well as specified acts by non-employees resulting in loss under the policy.

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The claims scenarios summarized herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

Platform/online system availability and response time are subject to maintenance and possible unscheduled outages. Any and all use of, and access to platforms/online systems may be subject to a signed eCommerce Password and Site Use Agreement.