

# Financial Institutions D&O Product Overview

## D&O Liability

Directors and Officers (D&O) Liability insurance protects the personal assets of directors and officers from catastrophic financial loss in the event of a legal claim brought against them. The D&O policy also provides coverage for the organization when entity coverage is included, or when the organization is required to indemnify a director or officer for a covered wrongful act.

## Financial Institutions D&O

We provide D&O liability coverage to insurance companies, leasing companies, property REITS, mortgage bankers and brokers, insurance agencies, collection agencies, title agencies, finance companies and fintech risks.

## Financial Institutions E&O

We provide E&O coverage in addition to D&O coverage to select classes of businesses, including registered investment advisors, financial planners, for profit and nonprofit non-bank commercial lenders, mortgage bankers and brokers, financial consultants and fintech risks.

**Our policy is one of the most comprehensive policies in the marketplace. The policy incorporates many coverage enhancements including:**

- Non-Rescindable Insuring Agreements
- Whistleblower Provisions
- Regulatory Investigation Coverage
- Broad Severability

**Other features available via endorsement or on a standalone basis:**

- Employment Practices Liability coverage
- Fiduciary Liability coverage
- A-Side Difference in Conditions (DIC) coverage
- Up to \$10 million in limits of liability are available on either a primary or excess basis

***Expert Underwriters  
Competitive Coverage  
Experienced Attorneys  
Outstanding Customer  
Service***

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