



Our Capabilities

A Closer Look at
OneBeacon Financial Services®



onebeaconfs.com

We Understand Your Financial Sector Risks

At OneBeacon Financial Services, we're experts who understand the unique insurance needs of financial services companies and community banks, and can offer creative solutions to minimize risk. Our dedicated team of underwriting, claims and risk management professionals has the experience and capability to address the complexities faced by the industry.



Specialized Coverages*

Management and Professional Liability

Coverage includes D&O, employment practices liability, fiduciary liability, lender liability, bankers professional liability and trust errors and omissions.

- Ability to provide shared or separate limits, including separate Side A limit
- Option for third-party harassment or discrimination coverage under employment practices liability
- Ability to extend lender liability and bankers professional liability to include claims brought by any third party

Cyber Liability

- Coverage includes failure to protect private or confidential information; denial of access; libel, slander or defamation; infringement of copyright; and claims brought by regulators
- Option to purchase first-party expense coverages

Financial Institution Bond

- No aggregate limit
- Coverage for counterfeit checks and self-service storage boxes
- Kidnap and ransom insuring agreement includes cyber extortion

Property Coverage

- Bucket limit of \$500,000 for included coverages and enhancements
- Electronic data processing
- Extra expense
- Fine arts
- Backup of sewers and drains
- ATM coverage available
- Tenant improvements and betterments

General Liability Coverage

- Blanket additional insured (primary and non-contributory)
- Aggregate limit per location
- Damage to premises rented to you
- Waiver of subrogation

Additional Coverages

- Workers compensation
- Mortgage holder's errors & omissions coverage
- Foreclosure and trust property and liability
- Business auto including repossessed auto
- Commercial umbrella
- Worldwide protection
- Ability to secure foreign local policies

Target Industries

Property and casualty solutions for many financial services risks including, but not limited to, the following:

Commercial banks, savings banks and savings and loan institutions

Security brokers/dealers

Investment advisors

Insurance companies

Credit unions

Specialty solutions (including management and professional liability, cyber and financial institution bond) available for commercial banks, savings banks and savings and loan institutions with less than \$3 billion in assets.

Risk Control Services

At OneBeacon Financial Services, our risk management practice is built to deliver high quality yet practical solutions to safeguard against risks that threaten your business success. Our flexible and innovative risk control services help you implement loss mitigation practices for both existing and emerging issues.

Services included, but not limited to:

- Slip and fall assistance
- Ergonomic program management and workstation evaluations
- Fleet safety management
- Foreclosed property program assessment and assistance
- Premises safety program assessment and development
- Fire protection plan review and consultation for new buildings/renovations
- Assistance with OSHA-required programs
- Emergency planning assistance
- Infrared thermography program
- Equipment breakdown and jurisdictional boiler and pressure vessel inspections

Check out our News & Insights including articles from our exclusive “From the Vault” series at onebeaconfs.com

Claims Services

At OneBeacon Financial Services, we understand the unique challenges your business faces every day because our team of claims professionals is experienced at handling a full range of financial industry claims. We are committed to your needs, accountable for our actions and determined to resolve your claims quickly, efficiently and ethically.

We pride ourselves on delivering fast and fair claim resolution in your time of need. Local OneBeacon adjusters complement 24-hour, seven-day-a-week reporting online or by phone, allowing us to quickly begin investigating and resolving the claim.

No matter how prepared your organization is, claims happen. When they do, you can be confident that our Financial Services claims team will work diligently for the best possible outcome

We offer claims services for the following areas:

- Workers compensation
- Property
- General liability
- Automobile
- Umbrella
- Management and professional liability
- Cyber
- Financial institution bond

For more information on Workers Compensation claims and claim reporting go to our dedicated workers compensation website at workerscomp.onebeacon.com

To report a workers compensation claim:

Phone: 800.203.9600 Fax: 800.224.4416
wclosses@onebeacon.com

To report a property, general liability or auto claim:

Claim Reporting Unit - OneBeacon Insurance Group
150 Royall Street, Canton, MA 02021
Phone: 877.248.3455 Fax: 866.213.2802
claims@onebeacon.com

To report a management or professional liability, cyber or financial institution bond claim:

Claim Reporting Unit - OneBeacon Insurance Group
150 Royall Street, Canton, MA 02021
Phone: 877.624.2265 Fax: 866.826.2725
agtfnl@onebeacon.com

OneBeacon Financial Services® is a brand of OneBeacon Insurance Group that offers property and casualty coverages for commercial banks, savings banks and savings and loan institutions, security broker-dealers, investment advisors, insurance companies and credit unions. Specialty coverage, including management liability, professional liability, cyber liability and financial institution bond are additionally available for community banks with less than \$3 billion in assets.

OneBeacon Insurance Group Holdings, Ltd. ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC).

OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

Financial Strength

OneBeacon's underwriting companies' financial strength ratings are as follows:

- Fitch: "AA-"
- A.M. Best: "A+"
- Moody's: "A2"

For information about Intact Financial Corporation please visit: intactfc.com.

**Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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