

## → Directors and Officers Liability:

Protection for more than executive management



Today, more than ever customers and employees are quick to take legal action against banks for what they perceive to be a failure of performance. Whether this act results from willful misconduct, human error or technical issues, protecting and defending your bank, executive management and staff against the possibility of legal action is one of the single, most important responsibilities you have. Your bank needs a Directors and Officers Liability Insurance policy that offers errors and omissions coverage for your entire organization in the event of a lawsuit related to their performance while representing your bank.

FNBB Insurance Agency, LLC is here to help! There is no “one size fits all” approach when determining the proper coverage and limit a bank must carry. While premium expense is an important factor, we place our focus on protecting the bank, educating the buyer, and providing the options necessary for informed decisions. Each policy is specifically structured around your bank, your appetite for risk and your exposures. We evaluate the structure of your program, point out possible weaknesses, and offer alternatives for consideration. As your partner, we will continually work with you throughout the policy term to monitor your program assuring the protection of your institution, executive officers and staff.

### FNBB INSURANCE AGENCY WILL ADDRESS EACH OF THE FOLLOWING AREAS OF CONCERN:

- Directors & Officers Liability (Side A and B)
- Company/Entity Liability
- IRA/Keogh Liability
- Not For Profit Liability
- Fiduciary Liability
- Trust Department E&O Liability
- Employment Practices Liability
- Third Party Harassment Liability
- Securities Liability
- Lender Liability
- Professional Liability
- Internet/Cyber Liability
- Electronic Publishing Liability
- Investigative Expense Options
- Customer Privacy Options
- Public Relations Expense Options
- Civil Money Penalties Options for The Board
- Punitive Damage Review
- Limit reviews for each D&O coverage part to determine how you compare to your peers.
- Evaluation of “separate” versus “shared” limits.
- “Disappearing Deductible” availability as a reward for being loss-free.
- Free HR and Attorney Helpline additions for your risk management program.



### Solutions to fit your needs

As a member of Community Financial Insurance Center LLC, we have access to insurance carriers that specialize in offering insurance products to financial institutions worldwide. This allows us to offer you a wide range of options from quality carriers. We guarantee a extensive review of your current policies, risks and exposures to determine the right coverage for your bank.

- Protect your bank in the event you are sued for performance and duties of management.
- Provide financial protection for your directors and officers against lawsuits.
- Protect your bank against harassment and discrimination suits.

Insurance products are not insured by any Federal government agency. Not a deposit. Not FDIC insured and not guaranteed by this bank.