

Executive First Crime Insurance for Financial Institutions

BHSI's Crime Insurance for Financial Institutions provides expansive coverage for the wide range of crime threats facing firms across the sector – from in-house employee dishonesty to social engineering fraud by outside perpetrators. Policy enhancements are available upon request to enable tailored coverage for each individual risk.

FINANCIAL STRENGTH YOU CAN TRUST

BHSI policies are underwritten by Berkshire Hathaway European Insurance DAC (BHEI), which is part of Berkshire Hathaway's National Indemnity group of companies. The National Indemnity group of insurance companies has \$473.3 billion in total admitted assets and \$305.9 billion in policyholder surplus. BHEI holds a financial strength rating of AA+ from Standard & Poor's.*

*Source: Balance sheets as of 31/12/2025 for the Berkshire Hathaway National Indemnity group of insurance companies.

THE BHSI DIFFERENCE

BHSI draws on deep underwriting acumen to deliver:

- Clear, concise and modernised protection for today's risks
- Flexible coverage, tailored for individual risks
- The security of BHSI's stellar financial strength and excellent service, from underwriting through claims.

POLICY HIGHLIGHTS

- Covers dishonest, fraudulent, malicious and criminal acts of employees
- Expressly addresses social engineering fraud and electronic and telephonic crimes arising out of reliance on data or communications that are:
 - fraudulent or maliciously altered by a third party
 - seeking to impersonate the identity of another person
 - caused by fraudulent/malicious computer virus damage or unauthorised access to computer systems
- Reimburses loss of funds or property due to physical extortion, i.e. physical threats to employees
- Multiple policy extensions, including coverage for:
 - Cyber extortion
 - Erroneous transfers
 - Incomplete transactions
 - Verification costs
 - Costs associated with Corporate ID fraud
 - Liability attaching to stop payments and loss of subscription, redemption, conversion or deposit privileges of third parties
 - Interest and defence costs where the insured incurs a legal liability or to establish loss

A BROAD APPETITE

BHSI underwrites a wide range of policyholders, including but not limited to:

- Investment/Fund Managers (IMI)
- Private Equity/Venture Capital Firms
- Banks
- Insurance Companies
- Corporate Service Providers (CSPs) including Fund/Trust Administrators
- Corporate Finance Firms

PARTNER.

In lockstep with you, long term.

CLAIMS IS OUR PRODUCT®

At BHSI, every claim is an opportunity to strengthen our partnership with our customers and brokers. Guided by our belief that CLAIMS IS OUR PRODUCT®, we approach each claim with great care and expertise. Our underwriting and claims teams collaborate from day one, ensuring that the intent of coverage is clear, and we are well prepared to deliver for our customers when they face a claim.

Executive First Crime Insurance is part of BHSI's suite of executive liability products – all designed to provide clear, current and customisable coverage for commercial and financial firms. For financial institutions, the suite also includes Directors & Officers Liability Insurance.

CONTACTS

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BHSI

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIL). BHEI is an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at 2nd Floor, 7 Grand Canal Street Lower, Dublin D02 KW81. Berkshire Hathaway International Insurance Limited (BHIL), is an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 4th Floor, The St Botolph Building 138 Houndsditch London EC3A 7AW, United Kingdom. BHEI and BHIL are affiliates of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, employer stop loss, homeowners, and multinational insurance. BHSIC, BHIL and BHEI are subsidiaries of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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