

Executive First Directors & Officers Liability Insurance for Financial Institutions

BHSI's Executive First Directors & Officers (D&O) Liability Insurance for Financial Institutions provides far-reaching protection in a clear and concise policy, customisable for firms across the UK. Designed to provide robust, effective protection for directors, officers and their institutions, our policies are backed by BHSI's stellar financial strength and excellent service, from underwriting through claims.

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 expertise to deliver:

- Coverage built to address today's D&O exposures
- Insurance that's tailored to individual risks, in collaboration with customers and brokers
- Clear-cut protection in simply worded policies

POLICY HIGHLIGHTS

- Primary ABC coverage for damages, settlements and defence costs arising from "wrongful acts"
- Legal fees and expenses up to the full policy limit for attendance at any informal inquiry by an official body into the affairs of the company or an insured individual
- Entity cover for costs of Security Holder Derivative Demands and Books and Records requests
- Coverage extensions for costs associated with reputational crises, mitigation, insolvency hearings, interpretative counsel requirements, claw-backs and court attendance for insured persons
- Unlimited run-off for retired directors if the policy is not renewed or replaced with similar coverage

For risks that cross borders, broad multinational solutions are available.

YES. We can tailor that coverage for you.

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

CLAIMS IS OUR PRODUCT®

CLAIMS IS OUR PRODUCT® – and that belief shapes BHSI’s handling of every claim. Our underwriting and claims teams work seamlessly together from day one, ensuring that the intent of coverage is clear and that customers have the support they need when they face a claim. Our aim with every claims is to strengthen our relationships with our customer and broker – and it shows.

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