

# Trust Protector Policy



for residential dwellings, farms and commercial properties held in trust



Comprehensive master trust coverage tailored for today's financial institutions

Zurich's Trust Protector Policy helps financial institutions safeguard the properties they hold in trust with comprehensive trust coverage. For over 20 years, Trust Protector Policy has supported the unique needs of financial institutions. Our updated Trust Protector Policy now features modernized wording and enhanced coverages – designed to provide protection for today's trust properties.

## Simplified, clear and enhanced package



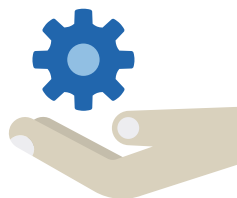
Industry standard wording



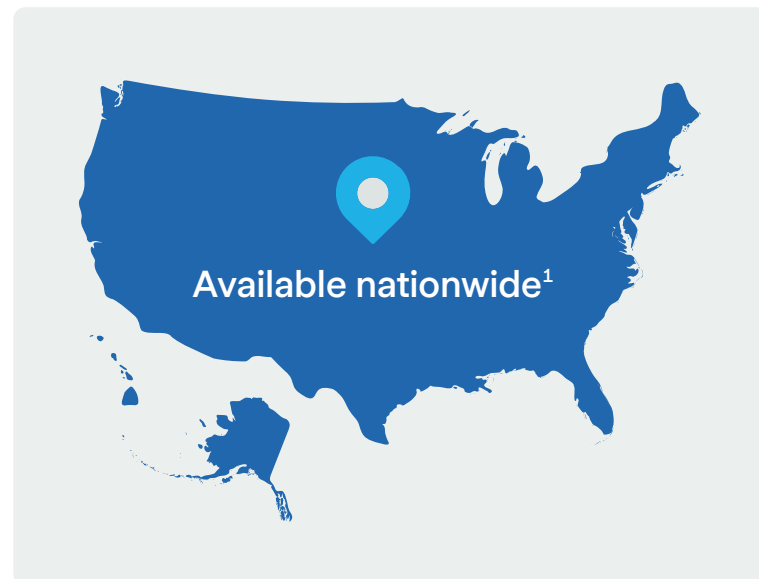
Limit increases



Coverage once provided through separate endorsements



Refined wording for improved clarity and understanding



## Property Enhancements

- One combined limit for Real Property, Personal Property, and Loss of Use (Business Income).
- CAT limits are now provided on a per location basis.
- **Fungus, Wet Rot or Dry Rot** – Pays for damage, removal, replacement, and testing related to fungus or rot.
- **Loss of Use** – Civil Authority: Covers living expenses and lost rents if authorities restrict access due to nearby dangerous conditions.
- **Sewer, Drain, Sump** – Covers losses from backup or overflow due to covered causes.
- **Water Damage Exclusion Removed** – Continuous leakage or moisture over 14+ days now covered.
- Increase in the limits provided for various Other Covered Property such as Condominium Unit Owners Loss Assessment, Newly Acquired or Construction Buildings & Personal Property for the same, Personal Property at Exhibitions, Fairs and Trade Shows & Personal Property in Transit.

## General Liability Enhancements

- **Who Is An Insured** – Clarifies insured parties, including LLCs, resident beneficiaries, legal representatives, and newly acquired entities.
- **Waiver of Subrogation** – Permits waiver of rights against certain parties.
- Broadened coverage to add a provision with respect to Primary and Non-Contributory Insurance coverage extended to insureds in certain circumstances.
- **Newly Acquired, Formed or Activated Organizations or Trusts as Named Insureds Amendment** – This new optional endorsement provides for adding newly acquired or activated organizations or trusts as named insureds.
- **Additional Insured** – Designated Person or Organization: This new optional endorsement allows a designated person or organization to be added as an additional insured.



## Trust Protector Policy FAQ

### What does the Trust Protector Policy cover?

The Trust Protector Policy is designed to cover real and personal property for personal real estate assets held in trust with financial institutions that have a fiduciary responsibility for the real estate.

### What coverages are included in the Trust Protector Policy?

This is an admitted policy that covers property and general liability.

### What is the advantage of purchasing a Trust Protector Policy?

Instead of having to place insurance for each individual trust property, a master policy (Trust Protector Policy) can be written for all eligible trust properties.

### Who do I contact for a Trust Protector Policy?

A Trust Protector Policy can be written by contacting your agent or program administrator.

### Is the Trust Protector Policy available in all states?

The Zurich Trust Protector Policy is available nationwide except for California and Maryland. Subject to filing approvals.



1. New Trust Protector Policy forms available Nationwide except in California and Maryland. Subject to change based on filing approvals.

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