

# Insurance for Fintech

The Financial Services landscape is being transformed by innovative and emerging technologies, creating massive disruptions in traditional ways of transacting business. Rather than utilizing incompatible insurance products to address these new exposures, the Validus FinTech Alpha Package Policy is forging the way in fashioning unique, innovative, and expansive solutions that squarely address the liability risks confronting this growth sector of the financial services industry.

Designed for Private Companies, our FinTech Alpha Package Policy effectively addresses the coverage requirements of Financial Technology firms with one comprehensive policy that responds to their particularized needs while eliminating gaps in coverage.

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## FinTech Alpha Policy Features

- Complete package of Tech E&O with all Professional Services
- Financial Institutions E&O Insuring Agreements contain the relevant professional liability triggers & include 'Technology Products Failure'
- Securitization coverage available
- Bespoke manuscript policy available for unique risks
- Blended or Standalone limits available for the following coverages:
  - Directors & Officers Liability
  - Financial Services Professional Liability (inclusive of Tech)
  - Technology Professional Liability (for providing Outsourced Services)
  - Employment Practices Liability
  - Fiduciary Liability
  - Fidelity Bond and Crime
  - Cyber Liability

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## Target FinTech Services

- Crowdfunding
- P2P/Marketplace Lending
- Digital Lending
- Online/Mobile Banking
- Online/Mobile Payment Solutions
- Automated Investment Management
- InsureTech
- SaaS (Software as a Service)

## Excluded Classes

- Cryptocurrency exchanges

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## Validus Holdings

Validus Holdings is a leading global insurance, reinsurance and investment advisor with informed insight guided by years of accumulated expertise in crafting industry leading solutions.

We conduct our operations worldwide through four major operating platforms: Validus Re, Talbot, Western World and AlphaCat. Validus Re is our global reinsurer focused on treaty reinsurance. Talbot is our specialty insurance group, primarily operating within the Lloyd's insurance market through Syndicate 1183. Western World is our U.S specialty lines insurance company focused on excess and surplus lines. AlphaCat is our Bermuda-based investment adviser, managing capital for third parties and Validus in insurance linked securities and other property catastrophe and specialty reinsurance investments.

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### Disclosure

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