



MORTGAGE BANKERS BOND

COVERAGE

MBA-endorsed bond combining **Fidelity Bond** and **Mortgagee's Errors & Omissions (E&O)**. Meets the coverage requirements of Fannie Mae, Freddie Mac, Ginnie Mae, mortgage investors and warehouse lenders.

ELIGIBLE INSUREDS

Mortgage banks and mortgage brokers

COVERED FEATURES

Fidelity Bond side of the policy covers:

- Employee dishonesty
- Closing agent dishonesty
- Theft of secondary market investor or warehouse lender's money or collateral

Mortgagee's E&O side of the policy covers:

- Failure to obtain or maintain required insurance on the collateral property
- Failure to pay real estate taxes
- Failure to secure FHA/VA/PMI guarantees

CARRIER

Underwritten by certain underwriters at Lloyd's London. Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Lloyd's enjoys strong financial security supported by excellent ratings. Visit www.lloyds.com for more information.

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MBA
MORTGAGE BANKERS ASSOCIATION
M E M B E R

Coverholder at **LLOYDS**

This fact sheet provides only a general description of the coverage afforded in the policies offered and should not be considered as altering the insuring agreements, terms, conditions, exclusions and endorsements of the policy itself. Please read the provisions contained in the actual policies and discuss them with your insurance professional.

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