Excess Side A Difference in Conditions (DIC)

FINANCIAL INSTITUTIONS

Dedicated coverage *for the individuals behind the company*

A responsive excess Side A DIC policy designed to protect personal assets when corporate indemnification is unavailable, or the underlying D&O program does not respond as expected.

KEY FEATURES & ENHANCEMENTS

$20M Max per risk

Extended reporting—six-year bankruptcy, unlimited for retired insured persons, plus optional purchase rights

Non-rescindable—cannot be voided or cancelled except for non-payment of premium

Broad "insured person"—shadow and de-factor, LLC managers, general counsel, controllers, CISOs, compliance officers and risk managers

Broad "loss" with CCO/CISO coverage—certain civil fines, penalties, and taxes, including most favorable jurisdiction language and securities Act 11, 12 & 15 protections

Defense cost advancement and consent—advancement of covered claim expenses and ability to incur costs pre-consent for first 45 days after claim

THE D&O TOWER	LIMIT
• Excess Side A DIC	$XXX
↓ DROPS DOWN TO FILL THE GAP	
Excess A-B-C D&O	follow-form
Excess A-B-C D&O	follow-form
Primary A-B-C D&O	w/exclusions
Company retention/indemnification	SIR

Excess Side A pays loss on behalf of insured persons for wrongful acts when the company is neither permitted nor required to indemnify. Attaches after exhaustion of underlying limits.

DIC drop-down responds in place of an underlying insurer when insurer fails or refuses to pay, including in cases of:

- insolvency or bankruptcy-related payment restrictions
- wrongful refusal to indemnify or advance loss
- failure to pay within 45 days of loss becoming due
- attempted rescission
- restrictive underlying terms, conditions, or exclusions

BUILT-IN EXTENSIONS

SUBLIMIT

Personal protection costs

Costs tied to personal asset restraint, detention, or similar individual exposure

SUBLIMIT

Crisis communications costs

PR to avert or mitigate the reputational fallout of a covered claim

+ ADDITIONAL LIMIT

Policy preservations costs

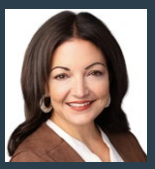
Defends policy itself against rescission or challenge, keeping limit intact for those it protects

Claims

Proactive claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and data-driven insights, with continual feedback to our underwriting teams. Claims and underwriting teams work closely together to ensure we meet the needs of our clients. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal. Mosaic has full authority on claims settlement decisions.



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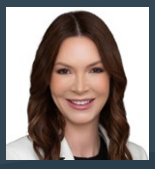


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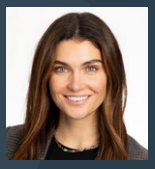
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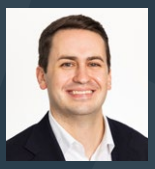
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About Mosaic

Mosaic is a global specialty insurer with exceptional expertise, a focus on complex products, and an award-winning, digitized operating model. We underwrite for close to 40 trade clients alongside our own Lloyd's Syndicate 1609 and 2610—offering capacity and custom service across eight lines of business in six countries.

A+	AA-	AA-
Superior	Very Strong	Very Strong
AM Best	Standard & Poor's	Fitch Ratings

FINANCIAL-STRENGTH RATINGS OF OUR LLOYD'S SYNDICATES MOSAIC 1609 & 2610

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