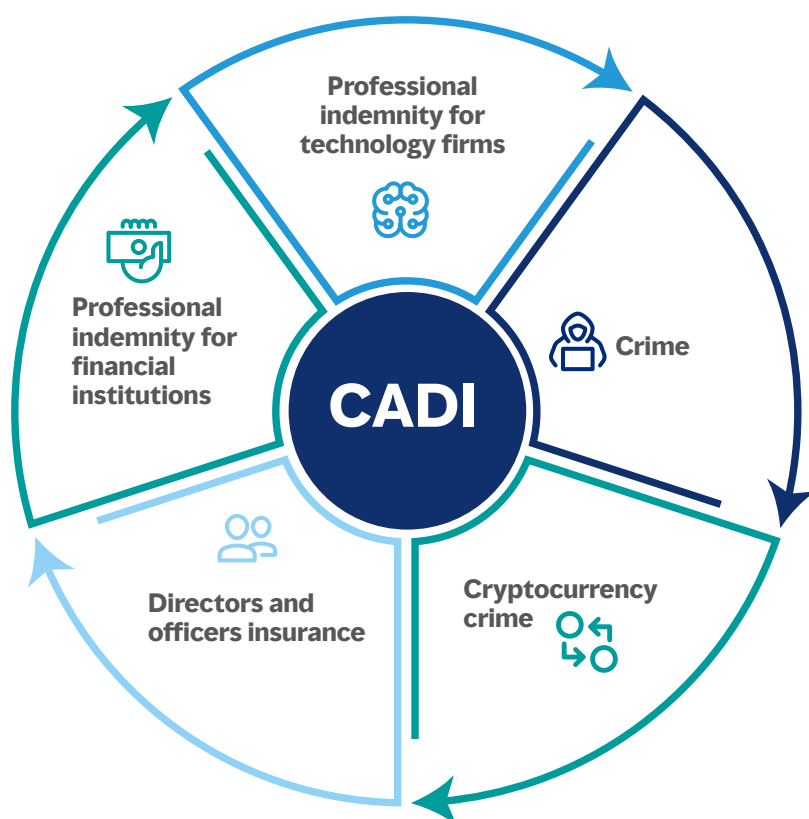


Fintech challenger and disrupter insurance

Breaking the mould of traditional insurance

Marsh's fintech challenger and disrupter insurance (CADI) is a new insurance product, crafted to meet the unique challenges faced by fintech companies around the world. Distinct from the traditional insurance products designed for banks and professional services firms, CADI provides an array of fintech-specific features to suit the evolving needs of your organisation.

Up to five policies in one



CADI can offer broad protection against:

- Internal and external fraud, including social engineering.
- Civil liability arising from the provision of professional and financial services, meaning that you do not need to purchase two separate professional indemnity policies.
- Specific cover to address regulatory requirements such as payment services directive two (PSD2).
- Cryptocurrency crime, covering digital assets in hot wallets and cold storage.
- Directors and officers liability, whether your company can or cannot indemnify a director or officer.

CADI reduces the need to purchase multiple policies and allows you to tailor coverage for your exposure, driving cost savings.

Our experienced team work with many challenger and disrupter fintechs, and can therefore benchmark your programme to ensure it is competitive.

Who is CADI for?

Regulated financial institutions and fintech companies in any jurisdiction who have outgrown their current insurance programmes and need new solutions for the risks they are facing.



Fintechs



Payment processors



Insurtechs



Digital credit companies



Quote aggregators



PSD2



Regtechs



Buy now pay later providers



Challenger banks



E-Wallet providers



Digital banks



Digital wealth management

What makes CADI special?

Many fintechs are using insurance products originally designed for traditional financial institutions or technology providers, which means they are purchasing multiple policies that contain unnecessary elements which inflate costs and may not effectively address all key concerns. CADI is a modular form specifically designed for fintechs, addressing key risks, allowing you to design the policy around your needs, and is RG126 compliant. Some exclusions may apply, your Marsh representative will be able to support you to ensure that you have the coverage that is right for you.

How is CADI underwritten?

CADI is underwritten by a leading panel of insurers and offers broad coverage with limits tailored to your organisation.

Next steps

CADI has been developed with regulated financial services organisations in mind. The five different sections offer broad protection without having to buy multiple policies. To discuss CADI in more detail, please speak with your existing Marsh representative or contact us directly.

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