



Your combination
for security.



Your bank plays a vital role in your community — not only through its services as a financial institution, but also through its commitment to the people and businesses it serves. You can count on that same commitment and service from America's Community Bankers and St. Paul Travelers when you choose the ACB/St. Paul Travelers Member Insurance Program with SelectOneSM.

The one-source solution for protection

St. Paul Travelers SelectOneSM

St. Paul Travelers SelectOneSM offers an extensive selection of products to cover many of the risks your community bank might face and is delivered by a team of experts dedicated to your business. St. Paul Travelers developed this product line by applying an in-depth understanding of community banks gained through years of experience serving financial institutions, beginning in 1890.

St. Paul Travelers SelectOne is designed to address the most recent trends in community banking and offers a simplified approach to protection. At the same time, *St. Paul Travelers SelectOne* helps to reduce potential gaps and overlaps in coverage.

Designed with your business in mind

Regardless of your bank's operational scope or size, St. Paul Travelers can tailor a portfolio of protection to meet your needs.



Coverage options

St. Paul Travelers SelectOne includes coverage options for the four primary areas of exposure that impact a community bank: corporate management, crime, e-business and property/casualty. *St. Paul Travelers* offers protection to address each of these risks, including:

Corporate management

- Directors and officers liability
- Employment practices liability
- Bankers professional liability, including lender liability
- Trust errors and omissions liability
- Fiduciary liability (ERISA)

Crime

- Financial institution bond
- Kidnap and ransom

E-business

- Computer theft
- E-commerce extortion threats
- Internet liability
- Computer property

Property/casualty

- General liability
- Auto liability
- Workers compensation
- Property

St. Paul Travelers also offers coverage to address your surety needs.

Key ACB member benefits

Through the ACB/*St. Paul Travelers* Member Insurance Program with *SelectOne*SM, you get access to all of the advantages of *St. Paul Travelers SelectOne*, along with these benefits:

- Educational resources, such as insightful loss-control articles and publications.
- One of the largest networks of independent insurance agents, offering easy access to the program.
- A direct connection to ACB if you have any questions about the ACB/*St. Paul Travelers* alliance. Call Helen Sullivan at 202.857.3157.
- Peace of mind, knowing that the program is sponsored by ACB and that one third of its members already participate.

Superior service

Our underwriters understand the complexities of your business and the exposures you face. These experts can help customize a coverage plan to meet your bank's specific needs.

In addition, skilled claim specialists handle all of our community bank claims. These professionals rely on their in-depth knowledge and experience to provide industry-leading service.

St. Paul Travelers offers convenient claim reporting 24 hours a day, 7 days a week.



Benefits

Directors and officers liability coverage

- Provides personal asset protection for directors and officers, **including an automatic additional \$1 million in limits** that cannot be eroded by payments already made to the bank for its indemnification obligations or its own liability, or by payments under any other insuring agreement of the policy.
- Underwritten by the first domestic carrier to offer directors and officers liability coverage (back in 1964).

Employment practices liability coverage

- Includes protection for an extensive array of employment practices acts.
- Can be tailored to include directors, officers, employees, leased employees and the bank itself as insureds.

Bankers professional liability coverage, including lender liability protection

- For both lender liability and professional services liability protection, coverage extends to the bank, its directors, officers and employees.
- An expanded definition of lending acts applies, including loan servicing when the bank has an ownership interest in a loan.
- For professional services liability protection, the professional services to be included in the policy do not need to be scheduled and the coverage applies to a wide range of professional services.



Trust errors and omissions liability protection

- All trust liability protection is under one policy, with coverage extending to the bank, its directors, officers and employees.
- Applies to a wide range of trust acts, including executor, administrator or personal representative of estates, administrator of guardianships, manager of personal property, and more.
- Automatically includes coverage for the bank as trustee of any IRA or Keogh account.

Fiduciary liability protection

- Extends to the bank, the plans, directors and officers of the bank, and any natural person trustee, director or officer of any bank-sponsored plan.
- Features an enhanced definition of covered plans, including employee benefit plans not subject to Title I of ERISA, except for multi-employer plans or employee stock ownership plans (ESOPs).
- Offers an expanded definition of fiduciary acts, including any breach of the responsibilities, obligations or duties imposed by ERISA, any other matter claimed against the bank or insured persons because of their service as a fiduciary of any plan, or any negligent act, error or omission in the administration of a plan.

Financial institution bond

- Written with no annual aggregate limit of liability when the single loss limit of liability is \$10 million or less.
- Property of customers and employees is covered during on-premise holdups and robberies without regard to the bank's legal liability for the property.

Kidnap and ransom

- Option to obtain coverage limits up to \$25 million.
- Applies to losses from ransom, loss in transit of ransom, fees for crisis response firm services, rest and rehabilitation, legal liability, additional expenses, and personal accidents.
- Includes an expanded definition of covered persons, such as immediate family, stepchildren and adopted children, as well as guests.

Regardless of your bank's operational scope or size, St. Paul Travelers can tailor a portfolio of protection to meet your needs.



A complete line of coverage for community banks.

Financial institution bond with coverage for computer theft

- Includes restoration costs for electronic information intentionally damaged or destroyed by employees.
- Also includes losses resulting from computer theft.
- Restoration costs are included for electronic computer instructions intentionally or fraudulently prepared or modified by a virus or hacker attack.

Kidnap and ransom with coverage for e-commerce extortion threats

- Covers threats by natural persons who are not employees of the bank to:
 - Cause the policyholder to transfer or pay out funds using the policyholder’s computer system.
 - Sell or disclose certain customer information stored in an electronic medium.
 - Damage or destroy electronic data stored within the policyholder’s computer system.
 - Fraudulently introduce a computer virus into the policyholder’s computer system.
 - Initiate a denial-of-service attack that depletes system resources or impedes online services.
- Applies to crisis-response firm fees.
- Includes expenses incurred to investigate and mitigate e-commerce extortion threats.

Internet liability protection

Covers the bank’s legal liability for damages and defense costs for these key wrongful acts:

- Failure to protect customers’ confidential information from unauthorized access on or through the Internet.
- Failure to prevent transmission of a computer virus to customers.
- Failure to provide Internet access to customers (available by endorsement).



Computer property protection

- Includes direct physical loss or damage to the bank’s computer hardware; portable computer hardware and software, including both purchased and custom-built programs; and data.
- Applies to direct physical loss or damage resulting from intentional attacks by computer hackers or computer viruses directed at the bank’s system.
- Also includes expenses and loss of earnings sustained as a result of direct physical loss or damage to the bank’s computer hardware, software or data.

Property/casualty products

Includes the more traditional types of property/casualty coverages, along with many designed especially for banks, such as coverage for:

- Foreclosed properties
- Trust properties
- Mail
- Repossessed autos and equipment
- Mortgage holders errors and omissions or impairment

Dedicated to protecting community banks.

To find out how St. Paul Travelers can help meet your bank's specific insurance needs, visit:

stpaultravelers.com/acb



A company with staying power

Our insistence on quality over the long term has made St. Paul Travelers one of the most respected companies in the United States. We are known for offering superior products, as well as for our:

- Stability, beginning with our formation in 1853.
- Expertise in protecting financial institutions since we started offering coverage to this market in 1890.
- Status as the second-largest commercial property-casualty insurer in the United States.
- Ranking on the Fortune 500 list of the largest U.S. companies.
- Strong claims-paying reputation, demonstrated through consistently high ratings from independent rating services.

An ACB Business Partner since 1993, St. Paul Travelers is a company you can count on for your bank's protection.

Contact us today to find out more.



The right choice for your bank

The ACB/St. Paul Travelers Member Insurance

Program with SelectOneSM provides ACB members with an exceptional level of protection. To learn more about how this program can benefit your bank, call St. Paul Travelers at 1.800.347.4740, ext. 2899 or talk with your independent insurance agent.



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