



Are You Puzzled About Banks



A **puzzle box** (sometimes called a monkey puzzle box) has sliding, shifting, and twisting parts that have to be moved in just the right order before it will open. When I was a little kid my sister had one and asked me to see if I could open it. She watched as I pushed, shifted, and prodded it for what seemed like half a day (probably not more than 10 minutes). Then she took pity and told me what to do to open it. Once she told me, it was simple, but I needed her to guide me through it, step-by-step.

Covering **Community Banks** might seem the same way. Without guidance you could be shifting that puzzle box and never get it. Fortunately for you, Travelers understands the complexities of community banks insurance and will guide you every step of the way until you reach the nice commission inside.

Travelers understands that few agents have extensive knowledge about banks that they have accumulated so they will walk with you through the entire operation, explaining the process and details of coverages. They will even go with you to pitch the coverage to the client. You don't have to fear offering **Community Bank** coverage. You are not alone because Travelers is there to guide you every step of the way.

Community Banks need coverages that can keep up with diverse and changing responsibilities and Travelers® has been serving banks since 1890.

Critical Policy Features:

- Directors and officers liability, with excess directors and officers individual coverage
- Crime
- Employment practices liability
- Bankers professional liability
- Trust errors and omissions liability
- Lender liability
- Fiduciary liability
- Financial institution bond
- Kidnap and ransom
- General liability, auto liability and physical damage as well as workers compensation and property
- CyberRisk protection

A specimen policy is located in "Product Resources" on www.bigimarkets.com.

Travelers SelectOne®, underwritten by Travelers Casualty and Surety Company of America, is endorsed by the Independent Community Bankers of America.

To find your local community bank, visit ICBA's community bank locator at www.icba.org/locate. Simply type in your zip code and the app will show you all the community banks in your area.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.