



Don't Fear Community Banks



There are many fears about money. Fear of touching money is called chrematophobia. Fear of poverty is called peniaphobia.

But when it comes to insuring community banks, as a Big "I" Markets agent you have nothing to fear.

Our partner Travelers understands the process so well they can walk with you through the entire operation, explaining the process and details of coverages.

So you don't have to fear offering **Community Bank** coverage unless you suffer from plutophobia, the fear of being wealthy.

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

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.

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

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