



Byzantine Banks Made Easy



The Byzantine Empire was the continuation of the Roman Empire in the east during Late Antiquity and the Middle Ages. The difficulties of administering an expanding empire led to a complex and opaque system of government that no one who had not grown up inside it had much hope of understanding. "Byzantine" is now a general term used to describe any overly complex system.

Covering **Community Banks** might seem Byzantine. Unique coverages and ever-shifting regulations alone are daunting enough to scare off many agents. Fortunately for you, Travelers understands that few agents have the extensive knowledge about banks that they has 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.