



PRODUCT HIGHLIGHT SHEET

FINSECURE STANDARD PROPERTY AND CASUALTY PRODUCTS

The **FinSecure Standard Property and Casualty Products** are specifically designed to protect our insureds against property and casualty loss exposures inherent to depository and non-depository financial institutions. Containing at least two or more of the following coverage parts or policies, Commercial Property, Commercial General Liability, Commercial Inland Marine, Commercial Automobile, Workers Compensation and Umbrella coverages are uniquely combined to afford a comprehensive level of protection.

Property Coverage

- Expanded property definition to cover ATM's (on-site and at remote locations), drive-up windows, night depositories, and vaults
- Equipment Breakdown coverage is also afforded under this policy
- Earthquake and Flood coverage options are available

General Liability Coverage

- Will pay those sums that you become legally obligated to pay as damages because of "bodily injury" or "property damage" to which the insurance applies arising out of your financial institution's operations
- Included in the coverage are Personal and Advertising Injury, Medical Payments Expense, Blanket Contractual Liability, Non-Owned Watercraft Liability, Fire Damage Legal Liability and Employees and Volunteer Workers as Additional Insureds

Inland Marine Coverage

- Valuable items coverage can be expanded to meet your specific needs for Fine Arts, valuable collections, and other property that may be limited or excluded under the property coverage

Automobile Coverage

- Is available under a separate policy
- Affords coverage for hired autos, and non-owned autos
- Owned autos, and repossessed auto coverage can be afforded under a separate commercial auto policy

Worker's Compensation Coverage

- Is available, under a separate policy
- Affords coverage to protect you and your employees should they be injured in the course of their employment

Commercial Umbrella Coverage

- Is available, under a separate policy,
- Affords coverage to protect you from catastrophic liability claims

Our goal is to satisfy the insurance needs of our financial industry clients through the use of well designed insurance products, risk management, and a solution oriented mindset.

This document contains examples which are offered for illustrative purposes only. Only the insurance policy can give actual terms, coverage, amount, conditions and exclusions for an insured. Coverages, features and product availability may vary from state by state and is subject to change without notice.