



Financial Institutions Bond

Broad fidelity and crime coverage for community banks.

Standard coverages:

- Employee Dishonesty
- On Premises
- In Transit
- Check and Securities Forgery
- Counterfeit Currency
- Unauthorized Signatures and Endorsements
- Trading Loss
- Court Costs and Attorney's Fees
- Automated Teller Machines (On and Off Premises)

Coverage features:

- Employee Dishonesty: No requirement of collusion or \$2,500 benefit with regards to loan losses
- On-premises: Includes loss of property in customer's possession due to robbery or holdup while customer is at insured's facility
- Pro-rata reimbursement for certain court costs and fees incurred with a valid and collectible claim
- Additional 12-month discovery period available

Extensions of coverage:

- Extortion
- Fraudulent Real Property Mortgages
- Computer Systems Fraud
- Fraudulent Electronic Programming
- Fraudulent Electronic Funds Transfers
- Fraudulent Voice Initiated Transfers
- Destruction of Data by Hackers/Virus
- Combination Safe Deposit Coverage
- Cash Letter Transit
- Stop Payment
- Servicing Contractors Coverage
- Audit and Claims Expense
- Tele Facsimile Fraud
- Check Kiting

Market focus:

Commercial banks, savings and loan associations, savings banks and credit unions with assets up to \$3 billion.

Additional details:

- De novo institutions eligible for coverage
- Limits available up to \$10,000,000 for qualified insureds
- Products available through independent agents and brokers nationwide

Applying for coverage:

1. Applications are available on our Web site at www.cna.com/agentcenter, or contact us at 312-822-4831. We can quote using competitors' applications.
2. Upon receiving all pertinent underwriting information, turnaround time is typically five business days.

For more information, contact your community bank underwriter or visit www.cna.com/financialinstitutions.