HELP COMMUNITY BANKS STAY FOCUSED ON THEIR BUSINESS WITH BROAD LIABILITY PROTECTION.

5 CUSTOMIZABLE COVERAGES CRITICAL TO PROTECT COMMUNITY BANKS

Private Choice Premier includes these five valuable coverages:

1. Directors, Officers & Entity Liability (D&O)
2. Bankers Professional Liability (BPL)
3. Employment Practices Liability (EPL)
4. Fiduciary Liability
5. Kidnap & Ransom/ Extortion (Non-liability)

Fidelity Bond and Property & Casualty Bank Solution includes:

- Property
- General Liability
- Workers' Compensation
- Umbrella
- Auto

The financial services industry continues to evolve faster than ever and the community bank segment is certainly no exception. They must meet the ever-increasing needs and wants of both customers and employees while improving performance and complying with changing laws and regulations. Exposing them to potential liabilities like never before.

To help address these risks, The Hartford offers Private Choice Premier for Community Banks – a convenient package of some of the most sought-after coverage features in the insurance industry.

Private Choice Premier for Community Banks offers important features, including:

- Banking Services Liability coverage
- Lending Services Liability coverage
- Trust Department Services Liability (by endorsement), and
- Modified claims reporting requirements

In addition, coverage parts and limits can be customized to meet the specific business needs of the insured.

FLEXIBLE COVERAGE THAT WORKS

Private Choice Premier for Community Banks offers the flexibility to customize policies. For example, it's possible to:

- Elect anywhere between one through five coverage parts
- Purchase a separate limit for each liability coverage part, or a single aggregate limit for all liability coverage parts

The Buck's Got Your Back®

THE HARTFORD

1 DIRECTORS, OFFICERS & ENTITYLIABILITY

- Helps protect against everyday management and business decisions
- $500,000 sublimit for derivative demand investigation costs
- $1,000,000 additional limit of liability for certain Side A claims
- Coverage for certain penalties relating to the Foreign Corrupt Practices Act (FCPA), where permissible
- Coverage for defense costs for individuals compelled to testify in covered claims
- Multiple exceptions to the insured vs. insured exclusion, including claims from former managers who haven't served in such capacity for one year, and claims brought by any bankruptcy trustee or creditor committee
- Final adjudication standard preserved in the fraud and personal profit exclusions

2 BANKERS PROFESSIONAL LIABILITY

- Coverage for Banking Services Liability and Lending Services Liability
- Coverage for Trust Department Services Liability available by endorsement
- Definition of Claim includes formal investigations of any insured
- Definition of Wrongful Act expanded to include acts committed by any natural person or entity for which the insured is legally liable

3 EMPLOYMENT PRACTICES LIABILITY

- Helps protect against costly employment-related lawsuits
- Expanded optional third-party employment practices liability insurance to include coverage for allegations of discrimination, sexual or other types of harassment
- Sublimit for defense costs related to wage and hour allegations (coverage only available by endorsement and only in certain jurisdictions)

4 FIDUCIARY LIABILITY

- Helps protect against losses from claims alleging breach of fiduciary duty
- Coverage for certain ERISA and UK Pension Act penalties
- Definition of Claim includes investigations by the Department of Labor or the Pension Benefit Guaranty Corporation
- ERISA section 502 (i) and 502 (l) penalties coverage

5 KIDNAP & RANSOM/EXTORTION (NON-LIABILITY)

- Helps protect against a wide range of threats, both at home and abroad
- Crisis management is provided by a large, established response service provider
- Extortion includes bodily injury exclusion, property damage exclusion, computer threat and trade secrets

PROPERTY & CASUALTY: ADDITIONAL PROTECTION YOU CAN BANK ON

The Hartford is one of the nation's leading Property & Casualty insurers. Beyond the Management and Professional Liability coverage offered by the Private Choice Premier for Community Banks, The Hartford also offers comprehensive solutions to serve the needs of financial institutions of all sizes.

Our team can provide standard and specialized coverages, including:

- **Broad property and liability coverage**, which may include foreclosed property and Other Real Estate Owned (OREO); real estate for which your client's company is acting as a trustee; and automatic teller machines
- **Property Choice®** protects property from loss with coverage that addresses common insurance exposures, as well as those that are unique to the financial institutions industry
- **General Liability Choice®** is designed for midsize and large businesses, including those with higher hazard products and premises operations exposures
- **Commercial auto** broad form endorsement at no additional cost, which covers on-the-job employee accidents and may include protection for repossessed autos
- **Industry-leading workers' compensation** broad form with pay-as-you-go billing
- **Umbrella insurance** helps financial institutions survive a significant liability claim that exceeds the limits of primary coverage
- **Mail transportation** helps cover securities that are lost, stolen or destroyed while in transit
- **Trust properties** helps protect a financial institution from claims made against it if someone is injured on property that the firm is holding in trust
- **Multinational coverage** for employees that travel abroad or firms with offices outside the U.S.
- **Mortgage protection insurance** to address mortgage impairment and errors and omission

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LEARN MORE.

Contact your agent from The Hartford today or visit us at **TheHartford.com/fi**

THE HARTFORD

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