Insurance for Financial Institutions

Our business is protecting your business™
You Make It.
Let Us Protect It.

EMC Insurance Companies has the knowledge and expertise to provide you with the right insurance coverage options for your financial institution. We offer a full range of commercial insurance products so you can focus on your business—not your insurance. And with our extensive loss control resources and expert claims knowledge, you’ll get the dedicated service you expect from your insurance company.
Comprehensive Coverages Tailored to Your Needs

You can get the important coverage you need from EMC Insurance Companies, including:

**Essential Property Coverage** for buildings, your business’s personal property and the personal property of others

**Comprehensive Business Auto Coverage** protects the commercial vehicles driven by your employees

**Commercial General Liability Coverage** to protect your business from liability exposures, including premises and operations, independent contractors, product liability and completed operations

**Umbrella Coverage** provides your business with additional security in the event of a catastrophic liability claim

**Workers’ Compensation Insurance** covers medical expenses and compensation for lost wages of workers who are injured on the job (available in select states)

Key Coverages for Your Business

**Property and Inland Marine**
- Accounts receivable
- ATM at unreported premises
- Extra expense
- False pretense
- Foreclosed property blanket (subject to underwriting standards)
- Ordinance or law
- Outdoor property
- Personal effects/Property of others
- Water backup and sump overflow

**Liability**
- Blanket additional insured
- Blanket repossessed autos (subject to underwriting standards)
- Hired auto physical damage
- Personal property of others
- Rental reimbursement
- Repossessed autos (optional)
- Towing: Increased limits
- Waiver of deductible for glass repair and replacement

Read about more coverages on the next page.

Why EMC?

Our customers *Count on EMC®* for their insurance needs, and you can too. We are:

- Strategically located across the country, offering property and casualty insurance in more than 40 states through 16 branch offices
- One of the top 50 property and casualty organizations in the country, based on net written premium
- Rated A (Excellent) by AM Best, an insurance credit rating organization*
- Financially stable with more than 100 years of commercial insurance experience

Learn more about EMC Insurance Companies on the back page and at emcins.com.

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*For the latest rating, visit ambest.com.
Disclaimer: This brochure provides a summary of coverages available. Coverage is subject to policy terms and conditions, limitations and exclusions, and may vary from state to state. Read your policy for specific terms and conditions, or contact your local agent for details.
Coverage for Even Greater Protection

U.S. Risk, LLC

EMC is partnering with U.S. Risk Insurance Group, LLC, to offer bond, directors and officers, mortgage protection, force placed-REO property, and cyber coverages for banks.

U.S. Risk is a privately owned specialty lines underwriting manager and wholesale broker headquartered in Dallas, Texas. If you would like a quote, let your underwriter know and U.S. Risk will be in touch to start the process.
Get More Out of Your Insurance With EMC

When you insure your business with EMC, you receive the added value of our loss control services at no additional cost, no matter the size of your company. Plus, you can register for Commercial Policyholder Access to have secure access to your insurance information.

**Improve Safety, Control Losses**

EMC has provided loss control services for our policyholders since 1926. Our experienced loss control professionals can give you suggestions and solutions that can lessen your risks, including:

- **Ergonomic Evaluations** to identify ergonomic issues before losses occur. We also offer online resources to help you spot problems and educate your employees.

- **Slip and Fall Prevention** to help you develop a proactive approach to reducing these incidents in your facility. We also offer many online resources to help prevent slips and falls—a leading cause of workplace injuries.

- **Hazard Control Assessments** to identify hazards that pose the greatest potential safety risks to your operations. We then recommend viable solutions to control or reduce these risks.

- **Injury Management Programs** to help reduce the impact of injuries at your facility, including select provider, return to work, prework screening and worksite wellness programs.

- **Online Safety Training** to give your employees convenient access to short training segments, complete with quizzes to check for understanding. You can register, assign training and track your employees’ training progress through our easy-to-use online training system.

Visit [www.emcins.com/losscontrol](http://www.emcins.com/losscontrol) to learn more and access our extensive collection of online safety resources.

**Manage Your Insurance**

You manage all aspects of your business—and your insurance should be no different. With Commercial Policyholder Access on emcins.com, you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent’s contact information

Visit [www.emcins.com/businessins](http://www.emcins.com/businessins) and select [Policyholder Access](http://www.emcins.com/businessins) to learn more about Commercial Policyholder Access, or contact your insurance agent to request access.

*These services are available only in territories where EMC provides workers’ compensation coverage.*
Reduce the Impact of Claims

EMC offers an array of valuable services to help your business keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your business operations as possible.

Experienced, Accessible Claims People

When it comes to responding to a claim, EMC will be there with the outstanding local service you deserve. We have trained, experienced claims professionals in each of our branch and service offices, ready to help when a claim arises.

Medical Management Services

EMC offers a full range of medical management services** to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services are provided at no additional cost and include:

- **EMC OnCall Nurse** to prevent unnecessary costs and time away from work by having injured employees speak directly to a registered nurse 24/7
- **Medical Bill Review** to ensure billing is reasonable, accurate, appropriate and in compliance with state laws, and to facilitate fair pricing of treatment related to employee injuries
- **Pharmacy Benefits Management** to facilitate fair pricing of medications related to employee injuries
- **Utilization Review** to monitor and maintain appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy
- **Case Management** to maintain ongoing communication between you, your employees and medical providers
- **Rehabilitation Services** to help create a smooth transition for employees to return to work and to increase the potential for an early return to work

Easy Claim Reporting

Choose from four easy claim reporting options:

- **Phone**
  Call our toll-free claim reporting number (888-362-2255), available 24/7.

- **Online**
  Log in to Commercial Policyholder Access on emcins.com and select Report a Claim.*

- **Independent Agent**
  Contact your independent insurance agent.

- **EMC Branch Office**
  Contact your local EMC branch office.

*May not be available to all policyholders.
**These services are available only in territories where EMC provides workers’ compensation coverage.
Independent Agents, Local Expertise

When you work through your independent insurance agent, you can get a superior level of personalized service and expertise. That’s why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 19 branch and service offices throughout the country, we’re there for you when you need us. You can *Count on EMC* to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,400 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

*Count on EMC*

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by AM Best, the premier insurance credit rating organization that rates a company’s ability to meet their obligations to policyholders.*

Organized in 1911 to write workers’ compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

Contact Us

Contact your local independent insurance agent and ask about insurance from EMC.

**EMC Insurance Companies**
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[www.emcins.com](http://www.emcins.com)

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**EMC Office Locations**

[Map of office locations with various cities marked.]

- Corporate Office and Des Moines Branch
- Branch Offices
- Service Offices

*For the latest rating, visit ambest.com.*
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