

The data in the chart below shows the average limits and coverages community banks purchase from Intact Financial Services. Remember that coverage needs vary greatly between organizations; this information is intended for informational purposes only.

Management and Professional Liability	% of D&O policyholders who purchase this Coverage	Bank Asset Range					
		Up to \$50M	\$50M-\$150M	\$150M-\$300M	\$300M-\$500M	\$500M-\$1B	\$1B-\$3B
A Insured Persons Liability	100%	\$1,300,000	\$2,100,000	\$3,100,000	\$4,100,000	\$5,100,000	\$8,000,000
B Financial Institution Indemnification	100%	\$1,300,000	\$2,100,000	\$3,100,000	\$4,100,000	\$4,900,000	\$8,000,000
C Financial Institution Liability	99%	\$1,200,000	\$1,900,000	\$2,700,000	\$3,800,000	\$4,400,000	\$7,100,000
D Employment Practices Liability	96%	\$800,000	\$1,200,000	\$1,500,000	\$2,100,000	\$2,600,000	\$3,800,000
E Fiduciary Liability	85%	\$1,100,000	\$1,300,000	\$1,600,000	\$2,300,000	\$2,800,000	\$5,100,000
F Lender Liability	98%	\$1,000,000	\$1,600,000	\$2,300,000	\$3,100,000	\$3,800,000	\$5,600,000
G Bankers Professional Liability	95%	\$1,000,000	\$1,500,000	\$2,000,000	\$2,900,000	\$3,600,000	\$5,600,000
H Trust Errors and Omissions	17%	\$1,000,000	\$1,200,000	\$1,800,000	\$2,500,000	\$3,400,000	\$5,300,000
Financial Institution Bond	% of Bond holders who purchase this Coverage	Up to \$50M	\$50M-\$150M	\$150M-\$300M	\$300M-\$500M	\$500M-\$1B	\$1B-\$3B
A, B, C, F - Basic Bond	100%	\$1,600,000	\$2,200,000	\$3,300,000	\$4,500,000	\$5,600,000	\$8,100,000
D-Forgery or Alteration (incl. Unauthorized Signature)	100%	\$800,000	\$1,500,000	\$2,200,000	\$3,300,000	\$4,400,000	\$6,500,000
E-Forgery or Alteration of Securities	100%	\$700,000	\$1,500,000	\$2,400,000	\$3,400,000	\$4,400,000	\$6,500,000
G-Fraudulent Mortgages-Defective Sign	94%	\$600,000	\$1,000,000	\$1,500,000	\$2,400,000	\$2,600,000	\$5,000,000
H-Stop Payment Orders	100%	\$100,000	\$100,000	\$100,000	\$100,000	\$200,000	\$200,000
I-Transit Cash Letter	90%	\$100,000	\$300,000	\$400,000	\$600,000	\$800,000	\$1,300,000
J-Automated Teller Machines	85%	\$40,000	\$50,000	\$60,000	\$70,000	\$100,000	\$100,000
K-Electronic/Computer Systems Fraud (incl. Fax/Email/Voice)	100%	\$1,500,000	\$2,200,000	\$3,100,000	\$4,400,000	\$5,500,000	\$7,700,000
L-Restoration Costs	98%	\$1,000,000	\$1,100,000	\$1,400,000	\$1,800,000	\$1,700,000	\$1,300,000
M1-Safe Deposit Box-Legal Liability	97%	\$500,000	\$800,000	\$1,000,000	\$1,300,000	\$1,600,000	\$3,300,000
M2-Loss of Customers Property	40%	\$600,000	\$900,000	\$1,200,000	\$1,500,000	\$1,700,000	\$3,400,000
N-Kidnap & Extortion	99%	\$800,000	\$1,100,000	\$1,500,000	\$2,100,000	\$2,200,000	\$3,100,000
O-Check Kite Fraud	86%	\$200,000	\$200,000	\$200,000	\$300,000	\$300,000	\$300,000
R-Claims and Audit Expense	98%	\$30,000	\$40,000	\$50,000	\$60,000	\$60,000	\$100,000
Cyber Liability	% of Cyber Liability policyholders who purchase this Coverage	Up to \$50M	\$50M-\$150M	\$150M-\$300M	\$300M-\$500M	\$500M-\$1B	\$1B-\$3B
A Cyber Liability	100%	\$1,000,000	\$1,200,000	\$1,500,000	\$2,000,000	\$2,500,000	\$3,500,000
B Intellectual Property	97%	\$800,000	\$800,000	\$800,000	\$1,000,000	\$1,300,000	\$900,000
C Breach Event Expenses	94%	\$100,000	\$200,000	\$300,000	\$400,000	\$400,000	\$600,000
D Public Relations Expenses	96%	\$60,000	\$80,000	\$90,000	\$100,000	\$100,000	\$200,000
E Business Interruption Loss	22%	\$200,000	\$300,000	\$400,000	\$400,000	\$400,000	\$300,000

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states

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