

Dear Safe Deposit Box Holder,

Safe deposit boxes are the most secure option to protect your valuable property and important papers. They are universally recommended by federal, state and local law enforcement officials as the preferred choice over a home safe, as well as by FEMA and the American Red Cross as part of a disaster preparation plan.

However, it is important to remember **the contents in safe deposit boxes are not insured** by any bank or the Federal Deposit Insurance Corporation (FDIC).

Until recently, insurance was not available to protect all box contents without disclosure. Given the increased frequency and intensity of natural disasters and other catastrophes that no vault or box can protect against, we recommend our safe deposit box holders maintain some insurance coverage on their box contents.

We are extremely pleased to provide you the opportunity to insure the contents of your safe deposit box against loss or damage through our partnership with Safe Deposit Box Insurance Coverage, LLC (SDBIC). This insurance **covers all the property** in your box against natural and man-made catastrophes, such as flooding, hurricanes as well as theft due to burglary or robbery. Other key features include:

- You choose your coverage amount, from \$5,000 to \$500,000, with annual premiums starting as low as \$25 a year
- No required disclosure or appraisal of safe deposit box contents
- No deductibles in the event of a loss
- Contents later added to your box are automatically covered up to your policy's existing limits (if you would like to increase your coverage, just contact us)
- Includes coverage for legal documents, wills, titles, deeds, photos and electronic back-up devices

Please review the enclosed Summary of Policy Terms for more details about this coverage. We look forward to helping you protect the contents of your safe deposit box.

Please complete and return the enclosed form and mail in the included postage paid envelope. You may also sign up by:

- Calling a customer service representative at 224-227-6181
- Faxing the application to 630-308-0827
- Visiting www.sdbic.com/bbandt to sign up online.

Sincerely,

Wendy B Jackson

Marketing & Product Development Coordinator Insurance Officer, McGriff Insurance Services

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