



SAFE DEPOSIT BOX
INSURANCE COVERAGE, LLC
Store It. Insure It.

MAKE THE SAFEST PLACE EVEN SAFER



FIRST CITIZENS
NATIONAL BANK

Safe Deposit Box Insurance Coverage, LLC (SDBIC) was founded around one simple concept — help consumers protect their most valued possessions. We advocate for the use of safe storage and are the leading provider of insurance solutions designed to protect clients’ most treasured belongings.

Our unique, consumer friendly product insures all legal property stored inside a safe deposit box, without requiring disclosure of the contents or providing appraisals at time of purchase.

Items Covered

All legal property including: gold, cash, currency, bonds, collectibles, art, coins, stamps, antiques, heirlooms and anything else you place in your box. Every policy includes coverage for important papers such as: wills, trusts, titles, passports, photos and other digital backups.

Events Covered

Property inside the safe deposit box is insured against loss, damage or destruction caused by: fire, flood, robbery, hurricane, tornado, burglary, landslide, mudslide, sinkhole, earthquake, volcano, avalanche, explosion, tidal wave, terrorist act and other natural disasters.

Did you know?

Contents kept in safe deposit boxes are not insured by any financial institution or federal agency, such as the FDIC or NCUA.

- ❖ Annually 20 - 25 burglaries involve safe deposit box vaults
- ❖ 50,000 boxes impacted in the past 3 years, effecting \$1.2B in property

Why this Matters to You

Safe deposit boxes are the best option for storing valuables and universally recommended by federal, state and local law enforcement and relief agencies such as: FEMA, FBI, AARP and the American Red Cross.

Given the increased frequency and severity of natural disasters and other catastrophes, which no vault or box can protect against, it is recommended that box holders should maintain some level of insurance coverage.

SDBIC Policy Limits and Costs

Coverage Limit	Annual Premium		Coverage Limit	Annual Premium
\$5,000	\$25		\$225,000	\$450
\$10,000	\$50		\$250,000	\$500
\$15,000	\$60		\$275,000	\$550
\$20,000	\$75		\$300,000	\$600
\$30,000	\$90		\$325,000	\$650
\$40,000	\$100		\$350,000	\$700
\$50,000	\$110		\$375,000	\$750
\$75,000	\$150		\$400,000	\$800
\$100,000	\$200		\$425,000	\$850
\$120,000	\$240		\$450,000	\$900
\$150,000	\$300		\$475,000	\$950
\$200,000	\$400		\$500,000	\$1,000

- You select the coverage amount
- No disclosures or appraisals
- No deductibles
- Seeking higher coverage limits? Call SDBIC toll free at (844) 4-Box-Insurance

Sign up today!
5 mins, 4 ways



ONLINE

insuremybox.com/fcnb



PHONE

Toll free

(844) 4-Box-Insurance



IN-PERSON

Ask your local branch staff for more information or help completing the form



MAIL

Obtain form online or in-branch and send to:
SDBIC
PO Box 724
Elgin, IL 60121



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You Do the Math: Comparing SDBIC to Homeowners

Key Differences	SDBIC	Homeowners
Disclosure of contents	No	Yes
Appraisal of contents	No	Yes
Deductible to pay upon loss	No	Yes
Insures cash, currency, gold and other precious metals	Yes	No
Insures important documents, photos and digital backup	Yes	No
Flood damage covered	Yes	No

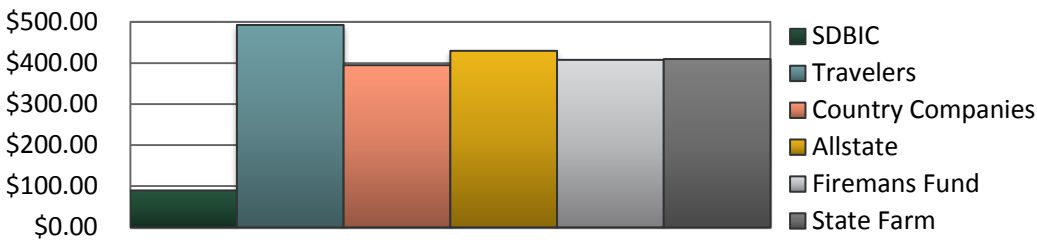
Broader
Coverage



Our coverage is far more comprehensive and less expensive than a homeowners policy.



Less
Expensive



Cost Comparison

\$30,000 of in-box coverage gold/jewelry
Costs vary by location

❖ Flood/water damage is the single largest peril damaging box contents

❖ Grandma's necklace and ring which cost \$1,000 to purchase; today could be worth well over \$10,000

Easy to Purchase

- Contact Info
- Date of Birth
- Coverage Amount
- Last 2 Digits of Box
- Facility Location
- Payment Authorization

Easy to Manage

- Policy e-mailed the same day
- Coverage effective 12:01 a.m. next day
- Contents added to box automatically covered up to existing coverage limits chosen
- Coverage can be modified or canceled at any time
- Claims settled within 30 days

Storing Your Valuables at Home?

Valuable personal items like heirlooms or collectibles may not be fully insured under your homeowners or renters policy. Further, if you are keeping items at home and covering them under your homeowner's policy there is a better alternative. Storing items in safe deposit boxes and insuring through SDBIC offers you greater security, at a far lower cost.

Peace of Mind

SDBIC coverage is underwritten by AXA Art Americas Corporation through AXA Insurance Company, which is one of the top 10 largest insurance companies in the world. AXA Insurance Company maintains an "A (Excellent)" Financial Strength Rating and an "a+" Issuer Credit Rating from A.M. Best. AXA Insurance Company has a financial size Category of VIII.