



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

# MAKE THE SAFEST PLACE EVEN SAFER



Bank Customers

**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, 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.*

Annually 20 - 25 burglaries involve safe deposit box vaults  
50,000 boxes impacted by events 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

\*Florida coverage limits may vary

- 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 is easy!



### ONLINE

[www.insuremybox.com/firstmontana](http://www.insuremybox.com/firstmontana)



### 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



### FAX

Obtain form online or in-branch and fax to:

630-883-8773



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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 currency, gold and other precious metals	Yes	No
Insures important documents, photos and digital backup	Yes	No
Flood damage covered	Yes	No

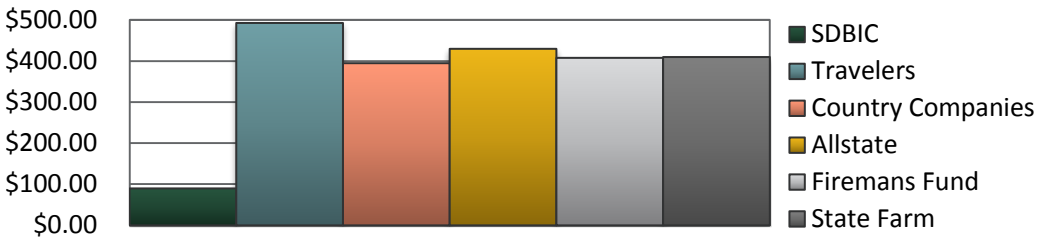
Broader  
Coverage



*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

## Sign up is easy!

### 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 has partnered with AXA ART, the world's leading art and collectibles insurance specialist, to offer this unique new insurance solution, which is available in all 50 states and the District of Columbia. AXA Art Americas Corporation products are underwritten by AXA Insurance Company, which maintains an "A (Excellent)" Financial Strength Rating and an "a+" Issuer Credit Rating from A.M. Best. Both AXA ART and AXA Insurance Company are members of the global AXA Group, one of the largest insurance companies in the world.