

MEMBER BANKING AND BRANCH SERVICES

Robbery threatens branch cash.

Your cooperative serves members in branches and online. Deposit protection and required bond provisions need distinct review alongside premises, privacy and accepted member-service duties.

RISKS WORTH DISCUSSING

- 01 Vault and ATM robbery
- 02 Member premises injury
- 03 Member data network breach



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Crime insurance

Defined theft or forgery under accepted institutional terms.



General liability

Covered member injuries at accepted branch premises.



Directors and officers

Covered governance claims for accepted cooperative board roles.



Commercial property

Insured branches, vaults and ATMs after covered damage.



Cyber liability

Covered member-record breach response and privacy claims.



Professional liability

Eligible errors in accepted lending or member services.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

**Read the full
guide**

800-777-1872

TheSouthernAgency.com