P&C Insurance for Financial Institutions

Specialized insurance from ABA Insurance Services, a member of Great American Insurance Group, for financial institutions, including banks, trust companies, and financial services organizations.

Features

- Primary lines provided by “A+” (Superior) rated member companies of Great American Insurance Company
- Bank P&C program endorsed by the American Bankers Association and multiple state bankers associations
- Eligible banks may receive annual distributions based on underwriting profit

Property & Liability Coverage Strengths

- Broadened coverage for Building and Business Personal Property, including foundations, underground pipes, pneumatic tubes, outdoor fixtures, fences and signs
- $1M flex limit across 13 key property extensions such as extra expense, electronic data processing, valuable papers, and pollution cleanup
- Automatic coverage for off-premise ATMs and signs
- Broad water damage protection including sewer backup and surface water
- 30-day automatic coverage for newly acquired or foreclosed properties
- No vacancy clause

Commercial Auto Enhancements

- Rental reimbursement and towing
- $100 deductible for glass replacement; $0 deductible for glass repair
- Loan/lease gap and new vehicle replacement
- Repossessed auto liability and physical damage coverage

Valuable Customer Support

- Leak and Freeze Sensors are offered to safeguard property from water leaks, temperature changes, and frozen pipes
- Dedicated Loss Control Consultations with in-house experts
- Training videos and proactive safety communications available
- A commitment to customer service, ongoing support, and timely communications throughout the underwriting and claim life cycles

Primary Lines

- Property/General Liability
- Commercial Auto
- Workers’ Compensation
- Commercial Umbrella

Specialty Coverages

- Mortgage E&O and Impairment
- Foreclosed/OREO Properties
- Repossessed Auto Liability and Physical Damage
- Flood
- Earthquake

ABA Insurance Services

MEMBER OF GREAT AMERICAN INSURANCE GROUP

Coverage is summarized. Refer to actual policy for full description of all applicable terms, conditions, limits and exclusions.

Policies are underwritten by Great American Insurance Company, Great American Alliance Insurance Company, Great American Assurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and the D.C., 301 E. Fourth St., Cincinnati, OH 45202. Coverage is subject to underwriting guidelines. A portion of the program’s proceeds helps support member programs of American Bankers Association (ABA). Commercial Umbrella and Specialty Coverages are not included in the ABA and/or state bankers associations’ program endorsements. Distributions are paid by American Bankers Mutual Insurance, Ltd. (ABMI) to member banks of the American Bankers Association (ABA) insured by ABA Insurance Services Inc. (ABAIS). Please note that ABMI is not an affiliate of ABA or ABAIS. ABA membership may be subject to eligibility requirements. Prior distributions by ABMI are not a guarantee of future distributions. © 2026 ABA Insurance Services Inc., dba Cabins Insurance Services in CA (CA license #s 2G63200, 0G63200), ABA Insurance Services of Kentucky Inc. in KY, and ABA Insurance Agency Inc. in MI 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122.0235-ABA (06/26)