

# CREDIT UNION PROTECTION SUITE

Comprehensive solutions for building confidence



## Is your credit union properly insured against its biggest risks?

It isn't easy to protect the livelihood of a financial business. As the financial world evolves and the expectations of your members continuously change, so do the risks posed to your credit union.

### KEY RISKS:

- Outdated Policies
- Gaps in Coverage
- Disruptive Innovations and New Technologies

CUNA Mutual Group's protection solutions can be tailored to fit your needs, which results in minimizing costs or gaps in coverage. With more than 80 years of experience, we proactively refine our mix of products so you can capitalize on the challenges that lurk around the corner and turn them into strategic growth opportunities.

### ARE YOU CONFIDENT IN YOUR COVERAGE AS YOUR MEMBERS' NEEDS EVOLVE?

# 66%

of senior executives believe risk is critical to keep in mind when developing new products or services.\*

# 42%

of senior executives have greater risk appetite for new product development than 2 years ago.\*

# 44%

of senior executives believe risk is a significant enabler of long-term profitable growth.\*



# Solutions Built for Growth

As your members become more sophisticated in their financial services requirements, your credit union is faced with increasing competition. CUNA Mutual Group's Credit Union Protection Suite provides comprehensive protection, possibilities for growth and valuable insight to remain viable in today's marketplace.

**OUR POLICIES  
ARE DESIGNED TO  
AVOID COSTLY GAPS  
AND REDUNDANCIES TO  
PROVIDE SEAMLESS  
PROTECTION.**

## **FIDELITY BOND**

Designed exclusively for credit unions, our forward-looking policy provides innovative coverage to help protect against emerging risks long before others copy our approach. As a bond policyholder, you'll also have access to valuable risk management resources to keep your staff up-to-date on loss mitigation techniques and emerging risk factors.

## **PROPERTY & BUSINESS LIABILITY**

Our policy provides you confidence with convenient solutions for managing your property and business liability insurance.

## **BUSINESS AUTO**

Depend upon your biggest advocate to protect your interest in owned, non-owned, repossessed, hired auto or leased credit union vehicles.

## **MANAGEMENT & PROFESSIONAL LIABILITY**

Even a small mistake can result in costly legal action. Our policy is flexible enough to fit your unique litigation exposures, including the protection of your credit union, directors, officers, volunteers and employees.

## **WORKERS' COMPENSATION**

Get the right insurance, services and expertise you need to manage work-related injuries, including medical expenses, reimbursement for lost wages and employer liability.

## **CYBER**

A data breach can result in more than lost data. It can damage your credit union's reputation, shake your members' trust and could cost you tens of thousands of dollars to repair. Rest assured you'll be well prepared to manage the risk and keep your business open in the event of an attack.

## **PLASTIC CARD**

Confidently protect your credit union's payment card program against catastrophic fraud losses resulting from loss, theft, identity theft or counterfeiting.

**Contact your CUNA Mutual Group sales executive at 800.356.2644 to learn how to better defend against your biggest risks and new exposures appearing on the horizon.**

\*Accenture Consulting 2015 Global Risk Management Study: North American Banking Report, 2015.

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