

# combination safe depository policy

As a provider of safe deposit boxes, your customers turn to you to provide secure storage for their important documents and valuables. To ensure safety, financial institutions store their safe deposit boxes in concrete or steel vaults equipped with sophisticated alarms, locks, video cameras, motion sensors, heat detectors and other security devices.

Most organizations also have very strict access procedures, including: verifying signatures; restricting access to the vault; never leaving anyone unattended inside the vault; and requiring two different keys to open a box. However, most thefts occur because of a lapse in proper access procedures. You can protect your customer's valuable property with Zurich North America Financial Enterprises' Combination Safe Depository Policy.

## **Features**

The policy is comprised of two separate agreements:

- Liability of depository - protects financial institution against claims of negligence in protecting contents of leased safe depository boxes.
- Loss of customer's property - covers losses to the customers' property and damages to the premises arising from an actual or attempted burglary or robbery.

## **Optional coverage**

- In-transit.

*Coverage underwritten  
by member companies  
of Zurich North  
America, including  
Zurich American  
Insurance Company.  
Certain coverages not  
available in all states.  
Certain coverages may  
be written on a  
nonadmitted basis.  
The description of  
policy provisions  
provides a broad  
overview of coverages  
only. All coverages are  
subject to conditions,  
coverage limits, limits  
of liability, limitations  
and exclusions as  
contained in the  
policy. See the actual  
policy for an exact  
description of the  
coverage provided.*



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