

# BANTERRA INSURANCE

PRODUCT OVERVIEW



## WHY DOES BANTERRA OFFER INSURANCE<sup>1</sup>?

At Banterra Bank, our goal is to offer the best financial products and services to our communities, offering the convenience of a one-stop-shop for our customers when it comes to building a strong financial plan for their future. That's why Banterra also offers insurance, because it can play an integral role in retirement planning and business planning and also protects your assets, family and legacy.

With Banterra Insurance, you can get a customized policy utilizing coverage options from a variety of the nation's leading insurance brands. Banterra Insurance offers:

- **Vehicle<sup>1</sup>** - including Auto, Motorcycle, RV and Marine.
- **Home<sup>1</sup>** - including Homeowner, Condo and Renter.
- **Agribusiness<sup>1</sup>** - including Commercial Property, Commercial Auto and Equipment, and General Liability Insurance.
- **Business<sup>1</sup>** - including Property Insurance, Commercial General Liability and Worker's Compensation.
- **Life<sup>1</sup>** - including Term, Universal and Disability.
- **Health<sup>1</sup>** - including Medicare Supplement and Long-Term Care.

## VEHICLE INSURANCE<sup>1</sup>

Our Banterra Insurance representatives can customize a vehicle insurance policy that best suits your particular needs and budget. Protect your motorized assets, your passengers and yourself by securing auto insurance in the event of theft, accident, personal liability or injury.

- **Automobile** - Customized options for your coverage needs
- **Motorcycle** - Flexible coverage for your prized possession
- **RV** - Protection for your motorhome, travel trailer or camper
- **Marine** - Coverage for your boat or watercraft

## HOME INSURANCE<sup>1</sup>

Whether you own your home or condo, or if you are just renting, we are here to protect you with coverages customized for your situation. Banterra Insurance offers various options for home insurance by working with top national insurance brands and customizing a policy that is best for you.

- **Homeowner** - Protection for your home investment
- **Condo** - Coverage for belongings, interior and liability
- **Renter** - Assets and liability protection in case of damage or theft

## AGRIBUSINESS INSURANCE<sup>1</sup>

Agribusiness is the cornerstone of Banterra's beginning, with bank services offering agriculture lending in the Midwest. Banterra Insurance offers agribusiness insurance that includes risk management services best suited for your needs. We serve multiple agribusinesses including: grain, row crops, tree farms, equine, dairy, orchards, livestock and more. See a Banterra Insurance Representative to learn more.

## BUSINESS INSURANCE<sup>1</sup>

Owning your own business requires considerable dedication, time and investment from an individual. At Banterra Insurance, you can have peace of mind that our business insurance will have you covered even in unfortunate circumstances. A Banterra Insurance Representative can customize a policy to best suit your needs, which may include the following:

- **Property Insurance** - Protect your building, personal property and loss of income.
- **Business Continuation Insurance** - Provides life and disability policies structured to meet the business continuity needs of the owners of a business, should a partner die or become unable to participate in a company's ongoing operations.
- **General Liability** - Liability Insurance is critical to any business, despite the type of industry. Mistakes will happen and even without mistakes, sometimes a business will be accused of fault and needs to be insured for these situations. Liability Insurance can help with costs for defense, judgement, court, and more.
- **Worker's Compensation** - Coverage for worker's who are injured at work providing wage replacement and medical expense payments.



## LIFE INSURANCE<sup>1</sup>

Ensuring your family's security is essential. Have you considered your legacy? Do you have the right amount of life insurance for your loved ones? At Banterra Insurance, we can easily present to you various cost options and show you the benefit of having life insurance not only for your family, but also to provide you with the financial means to do the things you dreamed of during retirement.

- **Term Life** - Features your choice of term periods with guaranteed level premiums for 10, 15, 20, or 30 years and coverage expiring at age 95
- **Universal/Whole Life** - A highly competitive, flexible and permanent protection guaranteed death benefit and strong cash accumulation
- **Disability** - Provides coverage in case you are not able to work due to sickness or injury
- **Charitable & Family Wealth Transfer Programs**

## HEALTH INSURANCE<sup>1</sup>

Life constantly changes and you need to be assured that you have strong health coverage for unexpected situations. We offer various types of affordable health insurance.

- **Medicare Supplemental** - Contributes towards cost not covered by Medicare Plan
- **Long-Term Care** - Protection for your family's financial future when you can no longer care for yourself

<sup>1</sup> Not a deposit, not guaranteed by the bank, not FDIC Insured, not insured by any federal government agency.

Banterra Insurance Services writes policies through major carriers with a long tradition of serving the needs of their customers.



## CONTACT US TODAY

- Quotes are free
- Convenient - we can come to you
- Policies based on your needs and budget
- Peace of mind for asset coverage and leaving a legacy

[BanterraInsurance.com](http://BanterraInsurance.com)

800-455-3391

[insurance.info@banterra.com](mailto:insurance.info@banterra.com)

# BANTERRA INSURANCE<sup>1</sup>

Vehicle<sup>1</sup>  
Home<sup>1</sup>  
Life<sup>1</sup>  
Health<sup>1</sup>  
Business<sup>1</sup>  
Agribusiness<sup>1</sup>

<sup>1</sup> Not a deposit, not guaranteed by the bank, not FDIC Insured, not insured by any federal government agency.

## BANTERRA BANK PRODUCTS & SERVICES

### PERSONAL BANKING

Personal Checking  
Personal Savings  
CDs & IRAs  
Mortgage & Equity  
Digital Banking  
Personal Loans

### BUSINESS BANKING

Business Checking  
Business Savings  
Business & Agriculture Lending  
Specialized Lending  
- Aircraft, Corporate Banking, Machine Tool,  
RV & Marine, Transportation  
Treasury Management  
Banterra Business Mobile App  
Merchant Processing  
checXchange™ Check Recovery  
Private Banking  
Workforce Banking

### OTHER SERVICES

Credit Cards – Consumer & Business  
Foreign Currency  
Security & Fraud Protection  
Wire Transfers

MEMBER FDIC 

