

Product Profile

# Crime Insurance

## Insurance protection for employers against employee crime

**Crime Insurance** protects growing organizations against potentially devastating employee fraud losses. Our crime insurance coverage can also be paired with risk management and loss prevention tools to help companies avoid corporate crime-related losses altogether.

### We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

### Coverage Highlights

We provide companies with broad, blanket protection for losses related to employee dishonesty and can also include coverage for losses caused by others resulting from:

- Forgery or alteration
- Theft of money and securities
- Computer fraud
- Funds transfer fraud

### Value-Added Services

This highly-sought service is included with all policies:

- **eDelivery®:** Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.

### Unique Coverage Details

- Protects and preserves the company's assets
- Covers widespread exposures that are different today than they were five years ago
- Covers certain losses enabling companies to stay in business
- Through our Recover Unit, we partner with our Insureds to seek recovery against identified perpetrators.

### Claims Scenario

An accounts payable clerk at an advertising agency altered the payees on outgoing checks and deposited them in his personal bank account, eventually embezzling nearly \$1 million. "Volunteering" to take on the added responsibility of picking up the company's mail allowed him to intercept the company's bank statements, hiding the embezzlement.

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The claims scenario summarized herein is offered only as example. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

Platform/online system availability and response time are subject to maintenance and possible unscheduled outages. Any and all use of, and access to platforms/online systems may be subject to a signed eCommerce Password and Site Use Agreement.