

PWIB

An ISG Company

A Trusted Partner in Your Success



www.insurancespecialtygroup.com

A Trusted Partner In Your Success

Crime Insurance

In this day and age of mergers, downsizing, globalization and rapid expansion, maintaining internal control of a company can be a daunting challenge. Factoring in the interconnectivity of the digital age and the speed at which theft and fraud can occur is staggering.

Now, more than ever, companies need a way to protect themselves from employee dishonesty and protect their assets from the devastating effect theft can have on their bottom line.

Coverage Available:

Employee Theft	No involvement of police required
Forgery or Alteration	No manifest intent wording
In Premises Theft	Automatic coverage for newly acquired subsidiaries which increase the total revenues by less than 15%
In Transit Theft	Exclusion for prior theft by employee \$25,000
Money Orders and Counterfeit Paper Currency Fraud	Modified trading exclusion (less broad)
Computer Fraud and Funds Transfer Fraud	Use of Insured's inventory records and actual physical count of its inventory to prove the amount of loss
Client Coverage	Optional 12 month discovery period
Credit Card Fraud	
Expense Coverage	
Separate deductibles for each Insuring Clause	
Worldwide territory	
Broad definition of Employee	
Automatic coverage for volunteers, leased, temporary and seasonal employees	
Includes ERISA coverage for Employee Benefit Plans solely sponsored by the Insured When Employee Theft is purchased	

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Note: Crime coverage is not available as a stand-alone policy. Crime coverage is available only in conjunction with the purchase of PWIB's Management Liability policy.

Target: Public and private US domiciled companies.

Limits: Up to \$5,000,000.

For further information and applications contact:

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