

Crime & Fidelity Insurance

Dishonest employees are a major threat to the health of all businesses, particularly at times of economic uncertainty. Employee theft causes significant losses to Canadian Business and, if under insured, can even result in bankruptcy. With state of the art coverage and broad terms, Beazley brings clarity and peace of mind to clients seeking crime and fidelity insurance with its new *PlatinumPlus* policy.

Crime insurance protects an organization from loss of money and securities, resulting from theft by its own employees. It also insures against third party related losses for forgery or alteration; on premises; in transit; money orders and counterfeit currency fraud; computer fraud; client property coverage; credit card coverage and expense coverage.

PlatinumPlus policy highlights

- Nine Broad Insuring Agreements:
 1. Employee Dishonesty
 2. Forgery or Alteration - includes forged electronic signatures
 3. On Premises
 4. In Transit
 5. Money Orders and Counterfeit Paper Currency Fraud
 6. Computer Fraud and Funds Transfer Fraud
 7. Client Property Coverage
 8. Credit Card Coverage
 9. Expense Coverage - includes audit expense coverage and data restoration expense
- Broad Definition of Employee including:
 - Part-time and seasonal employees
 - Volunteers, students, consultants, retirees and trainees
 - Sixty day post termination
- Per loss language (no policy aggregate limit of liability)
- Automatic coverage for Employee Benefit Plans
- Coverage for theft by unidentified employees
- Automatic Subsidiary Coverage with 25% threshold
- 60 Day notice of Cancellation
- 60 Day Discovery Period
- "Unlawful Taking" language
- Worldwide Territory
- Broad definition of money, securities and property

Target market

- Technology
- Service companies
- Media and business services companies
- Retailers
- Manufacturers
- Professionals
- Distributors

Limits

Up to \$ 10,000,000

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