

# 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 Platinum*Plus* 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.

## Platinum*Plus* 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

## Beazley Canada

550-55 University Avenue  
Toronto, Ontario M5J 2H7

T (416) 601 2155  
F (416) 601 2166

310-1130 Sherbrooke Street West  
Montreal, Quebec H3A 2M8

T (514) 350 4848  
F (514) 350 0843

500-666 Burrard Street  
Vancouver, British Columbia V6C 3P6  
T (778) 373 4432

Please contact our management liability underwriting team for more information.

[www.beazley.ca](http://www.beazley.ca)

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