MUST-HAVE INSURANCE TO HELP PROTECT AGAINST EMPLOYEE THEFT.

Each year businesses lose billions of dollars through employee theft. With the rapid growth of white collar crime and the widespread use of technology to run operations, businesses face many threats to their property and other assets.

We offer an effective and economical solution against employee theft with commercial crime insurance. A commercial crime insurance policy helps cover a wide range of losses caused by dishonest acts, such as thefts and embezzlements.

We can also help protect businesses against loss caused by non-employees through our optional crime coverages.

COVERAGES

BASE COVERAGE	
Employee Theft	This coverage is the foundation of commercial crime insurance. It's intended to help cover your money, securities and other property against loss that results directly from theft by your employees. The maximum recovery for any one loss occurrence is the limit of insurance that you select, regardless of the number of employees involved in the loss.

Get greater protection when you choose all of these valuable coverages.

OPTIONAL COVERAGES	
Computer and Funds Transfer Fraud	This insuring agreement helps cover loss of your money, securities and other property by computer fraud. This loss is directly related to the use of any computer to fraudulently transfer property from inside your premises or a banking premises to a person or place outside that premises without your knowledge. It will also pay for loss of money or securities through funds transfer fraud, resulting from fraudulent transfer instructions communicated directly to a financial institution without your knowledge.
Employee Theft/ Client Premises	This insuring agreement is intended to help cover a client's money, securities and other property against loss that results directly from theft by your employees while on the client's premises. This coverage can be issued to cover a specific contract or written on a blanket basis. Employee Theft/Client Premises can also be purchased on a monoline basis without the base coverage.
Inside the Premises/ Money, Securities and Other Property	This insuring agreement helps cover loss of your money and securities from theft, disappearance, or destruction while the property is inside your premises or a banking premises. It also provides coverage for loss of or damage to other property from an actual or attempted robbery of a custodian while the property is inside your premises. The agreement extends to cover loss of or damage to other property in a safe or vault from an actual or attempted safe burglary while the property is inside your premises.

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OPTIONAL COVERAGES continued	
Outside the Premises/ Money, Securities and Other Property	This insuring agreement helps cover loss of your money and securities from theft, disappearance or destruction while the property is outside your premises or a banking premises and in the care and custody of a messenger. This agreement also provides coverage for loss of or damage to other property outside the premises in the care and custody of a messenger resulting from an actual or attempted robbery.
Credit, Debit, Charge Card or Depositors Forgery and Alteration	This insuring agreement addresses losses by forgery or alteration of checks, drafts, promissory notes or similar written promises, orders or directions to pay money that are drawn on your own accounts. This coverage protects you against forgery losses caused by a person other than an employee. This insuring agreement also provides coverage for loss directly from forgery or alteration of written instruments used in conjunction with any credit, debit or charge card issued to you or your employee for business use.
Money Orders and Counterfeit Currency	This insuring agreement provides coverage for losses resulting directly from accepting money orders that are not paid upon presentation as well as counterfeit paper currency, in exchange for services accepted. The policy automatically provides a minimum limit of $50,000.
Investigative Expenses	This expense coverage provides reimbursement for reasonable expenses paid to establish the existence, and to determine the amount, of loss covered under certain insuring agreements.
Computer Systems Restoration Expenses	This expense coverage provides reimbursement for reasonable computer restoration expenses incurred by you when a covered loss occurs under insuring agreements 1, 2, or 3. These expenses include the cost to reproduce or duplicate damaged or destroyed data, or computer programs.
Identity Recovery Expenses Reimbursement	This expense coverage provides reimbursement for reasonable and necessary expenses incurred as a result of identity theft to specific individuals within the organization.
Deception Fraud/Social Engineering Fraud	This coverage provides protection from loss of money or securities when employees are intentionally misled by fraudulent information and tricked into sending money or diverting payments to imposters.

SEE HOW WE CAN HELP PROTECT AGAINST EMPLOYEE THEFT.

Contact your underwriter today or visit **TheHartford.com/crime**

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