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 CrimeSHIELD Advanced. This commercial crime insurance policy covers a wide range of losses caused by dishonest acts, such as thefts and embezzlements.

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

CRIMESHIELD ADVANCED — COVERAGES

MANDATORY COVERAGE	
Insuring Agreement 1 – Employee Theft	This coverage is the foundation of the CrimeSHIELD Advanced Policy. It is intended to 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.
Or	
Insuring Agreement 2 – Employee Theft/ Client Premises	This insuring agreement is intended to 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.

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

OPTIONAL COVERAGES	
Insuring Agreement 3 – Computer and Funds Transfer Fraud	This insuring agreement covers 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. It will also pay for loss of money or securities through funds transfer fraud, resulting directly from fraudulent transfer instructions communicated to a financial institution.
Insuring Agreement 4 – Inside the Premises/Money, Securities and Other Property	This insuring agreement covers loss of your money and securities from theft, disappearance, or destruction while the property is inside your premises or a banking premises. It also covers 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.

THE HARTFORD

OPTIONAL COVERAGES continued	
Insuring Agreement 5 – Outside the Premises/ Money, Securities and Other Property	This insuring agreement covers 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 covers 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.
Insuring Agreement 6 – Depositors Forgery or 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.
Insuring Agreement 7 – Credit, Debit or Charge Card Forgery	This insuring agreement covers 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.
Insuring Agreement 8 – 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.
Insuring Agreement 9 – Investigative Expenses	This expense coverage provides reimbursement for reasonable expenses paid to establish the existence, and to determine the amount, of loss covered under insuring agreements 1-8.
Insuring Agreement 10 – 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.
Insuring Agreement 11 – 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	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. The policy automatically provides a minimum limit of $15,000, subject to a deductible of $5,000.

LEARN MORE.

Contact the Specialty Crime ERISA Office at **888-275-8227**,
or visit us at **TheHartford.com/crime**

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