

# Crime insurance and risk management

Companies may be confronted by potentially devastating crime-related losses that may have a catastrophic impact to their bottom line. Events can strike organizations in virtually any location and any industry, and losses can stem from a wide range of crime threats from employees or nonemployees. Companies may be better prepared to manage such losses by structuring a crime insurance program to meet their individual needs.

## Customer profile

Zurich's crime coverage is available to companies of almost all types and sizes. Excluded classes include: U.S. Postal Service, armored car services, jewelry stores and travel agencies.

## Protecting against an array of exposures

An array of crime exposures may threaten the financial stability of an organization. Zurich's crime coverage provides protection against these crime-related losses:

- Employee dishonesty and theft
- Forgery or alteration
- Theft, disappearance and destruction of property
- Computer fraud and theft

### Highlights of Zurich's coverage include:

- Up to \$25 million capacity
- Primary or excess basis
- Multiyear programs
- Dedicated claims handling
- International capabilities

### Available options include:

- Third party coverage

- Employee dishonesty or employee theft wording
- Multiyear policy terms up to \$10 million in limit of liability

Zurich's offering includes knowledgeable underwriting and claims efforts — from the moment a program is developed through the prompt, responsive management of a claim, should one occur.

## Risk management tools for customers with more than 1,000 employees

To help our customers that purchase a crime insurance program enhance their knowledge and manage their crime-related losses, Zurich offers complimentary risk management tools:

- **Fraud Examiners Manual**  
The body of knowledge and anti-fraud research accumulated by the Association of Certified Fraud Examiners, a leading provider of anti-fraud training and education, is incorporated into the Fraud Examiners Manual, a broad-based guide that thoroughly explains current information on fraud examination techniques and procedures.
- **Fraud tip sheet**  
This easy-to-follow compilation discusses 10 proven, effective methods to help prevent or detect fraud.
- **Complimentary membership** in the Association of Certified Fraud Examiners
- **Managers' desktop reference** to the 10 leading fraud-prevention techniques

To learn more about Zurich's crime insurance and risk management tools, call

**866-860-7292**

Zurich provides protection for a wide range of management liability exposures faced by organizations of all types and sizes. Our solutions span today's management liability risks — from D&O, employment practices liability and fiduciary liability to crime, errors and omissions and professional liability exposures.

#### Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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