

# Commercial Crime Policy

For virtually all types of businesses, crime is a significant cost of doing business — currently, about \$600 billion a year in the U.S. Yet many employers and business owners are unaware that embezzlement and employee theft are so commonplace and leave themselves open to such risks partly due to misconceptions about which kind of employee commits theft. Actually, while most incidents of employee theft involve the theft of cash, anything else of value may be stolen, from office equipment to warehouse merchandise. The average embezzler is a trusted employee and considered a friend by their coworkers.

While one of the most effective and economical ways to protect business assets is by bonding all your employees, many employers believe fidelity bonds are unnecessary. Some are reluctant to consider the possibility of employee theft and protecting against losses caused by criminals.

Zurich's Commercial Crime policies help compensate employers for loss of money or other property caused by the dishonest act of its bonded employees. It even covers you for money, securities or other property lost due to robbery, burglary, misplacement, disappearance, damage or destruction.

## Three crime policies are available from Zurich

You and your agent can discuss which coverages most closely address your situation:

- Commercial Crime Policy
- Employee Theft And Forgery Policy
- Governmental Crime Policy

## Options

- Forgery or alteration
- Inside the premises – theft, disappearance and destruction of money and securities
- Inside the premises – robbery or safe burglary of other property
- Outside the premises – theft, disappearance and destruction of money and securities and loss of other property from actual or attempted robbery
- Computer fraud
- Funds transfer fraud
- Money orders and counterfeit paper currency

## Optional endorsements, including but not limited to:

- Clients property
- Destruction of electronic data or computer programs
- Unauthorized reproduction of computer software by employees
- Extortion
- Designated agents

## Commercial Crime Policy can help you protect your business against losses from employee theft or embezzlement

Having to make good on the theft or misuse of company assets can cause financial hardship. Moreover, unlike fire and auto losses, losses due to employee dishonesty can accumulate over time and reach devastating proportions before being discovered. One way you can protect your organization is through Zurich's Commercial Crime Policy.

For more information,  
please call us at  
**800-382-2150**  
or visit [www.zurichna.com/fe](http://www.zurichna.com/fe)

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