

# computer crime policy

Data security has always been a high priority for financial institutions, but the task became increasingly difficult as financial institutions moved away from a mainframe environment toward PCs and LANs (local area networks). The advent of high technology and the widespread use of sophisticated computers has spurred growth in computer crime.

To combat the potential hazards associated with the operations of a financial institution, Zurich North America Financial Enterprises offers the Computer Crime Policy. The policy provides coverage for losses resulting directly from a fraudulent entry or change of electronic data or computer program within your institution's systems.

## **Optional coverages**

- Data processing service operations
- Voice-initiated transfer fraud
- Telefacsimile transfer fraud
- Destruction of data or programs by a hacker
- Destruction of data or programs by a virus
- Voice computer system fraud

*The computer crime policy addresses only your crime exposures. To protect yourself from the hazards of doing business in today's electronic environment, consider Financial Enterprises' E-Risk Edge™ and the electronic data processing policy.*

*Coverage underwritten  
by member companies  
of Zurich North  
America, including  
Zurich American  
Insurance Company.  
Certain coverages not  
available in all states.  
Certain coverages may  
be written on a  
nonadmitted basis.  
The description of  
policy provisions  
provides a broad  
overview of coverages  
only. All coverages are  
subject to conditions,  
coverage limits, limits  
of liability, limitations  
and exclusions as  
contained in the  
policy. See the actual  
policy for an exact  
description of the  
coverage provided.*



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