

# Commercial Crime & Fidelity Coverage

Help you can trust when crime strikes your business

When organizations consider the ordinary costs of doing business, payroll, equipment, stock, supplies, maintenance, insurance and other traditional factors top their lists. But for many businesses, one line item that may also belong on the list is the cost of crime.



According to the U.S. Government Accountability Office (GAO), researchers have estimated that the economic impacts of crime in America (from costs to anticipate and prevent crime to its direct financial consequences and societal response) could range from \$690 billion to \$3.4 trillion\* annually. Whether the actual figure is at the lower or higher end of that range, there is little doubt that the impact of criminal acts on businesses – from employee theft and embezzlement to fraudulent acts and computer crime – can be a significant burden. A burden that may worsen in the future as wrongdoers use increasingly sophisticated technologies to exact a growing toll on corporate balance sheets.

## Help reduce the toll of crime on your business with Zurich ISO Commercial Crime Coverage

Zurich understands the risks and costs that criminal acts can impose on your organization. We are here to help you combat internal crime and its costs to your business with **Zurich ISO Commercial Crime Coverage**. Our proven solutions can help your organization protect against the impacts of:

- Employee theft
- Forgery or alteration
- Inside the premises – theft of money and securities
- Inside the premises – robbery or safe burglary of other property
- Outside the premises
- Computer and funds transfer fraud
- Money orders and counterfeit currency
- Client's property, extortion, designated agents and fraudulent impersonation coverage (optional endorsements, including but not limited to, these coverage areas)

## A portfolio of targeted Crime & Fidelity solutions

Zurich's portfolio of Crime & Fidelity coverages delivers flexibility and product choice to meet a wide variety of business insurance requirements.

**Employee Retirement Income Security Act (ERISA) Bonds** – Employee Theft coverage for loss of money, securities and other property of insured's ERISA-qualified employee benefit plan(s) protects from loss due to fraud or dishonesty.

**Employee Theft & Forgery Policy** – This covers businesses that do not require the full range of optional crime coverages provided under ISO Commercial Crime Policy, but need targeted coverage for employee theft and forgery or alteration.

**Governmental Crime Policy** – This policy offers broad range of crime coverages for governmental entities.

**Labor Unions** – Labor organization fidelity bond coverages for union employees – including officers, agents or shop stewards – provide coverage against acts of fraud or dishonesty, whether performed alone or in collusion with others.

## Risk Engineering insights help strengthen resilience against crime

Zurich Risk Engineering professionals will assist you with fee-based service in assessing your risks and vulnerabilities to potential criminal acts. They will then provide you with actionable advice you can use to help build organizational resilience and stop crime before it happens.

## Prompt assistance from experienced Claims professionals

Zurich Claims professionals will respond to your report of loss by providing industry-leading responsiveness, service and technical excellence. They will work with you to help determine what vulnerabilities contributed to the loss, which vulnerabilities may still exist and what you can do to close them. The goal is to help your organization strengthen resilience – and resistance – against any future crime loss events.

### Learn how Zurich can help make you a crime fighter

For more information, ask your broker about Zurich Commercial Crime & Fidelity coverages, or contact: **Rachel Schreiber**, Management Solutions, Zurich North America 410-559-8850, [rachel.schreiber@zurichna.com](mailto:rachel.schreiber@zurichna.com)

\* "How Much Does Crime Cost?" U.S. Government Accountability Office, WatchBlog, November 29, 2017. <https://blog.gao.gov/2017/11/29/how-much-does-crime-cost>

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A1-112010735-A (03/18) 112010735

