



BusinessRisk
PARTNERS

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Illegal activity happens.

Sadly, every business is vulnerable to dishonest employees. Often commercial crimes occur over an extended period of time and are committed by a trusted employee. Business Risk Partners Commercial Crime policy covers a wide range of exposures, including forgery, theft, destruction, and disappearance of property as well as cyber crime. Our policy – backed by the financial strength of Liberty Mutual and admitted in most states – is available as stand-alone coverage or in combination with Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability and/or Pollution Defense.

Snap Shot:

Product:	Commercial Crime.
Target:	Firms with assets up to \$250mm and 1500 employees.
Capacity:	\$3mm.
Admitted:	In all states but Vermont.
Product Manager:	Seth Brickman phone: 860.903.0013 SBrickman@businessriskpartners.com

Real Life Exposures:

A systems manager was working for a manufacturing company for 14 years and stole property worth \$100k. The employee was responsible for ordering all IT equipment required for use by the company. He was trusted with the entire IT budget without ensuring adequate controls were in place. A colleague became suspicious of the employee's activities, but it was not until a company Christmas party that this was disclosed to senior management! Otherwise, the loss could have continued undetected for many years to come.

Coverage Features:

- **Shared aggregate:** Available with other liability coverage sections in the policy for premium credit.
- **Loss Sustained** policy form. Loss Discovered also available.
- **Cafeteria Style Coverage available:** Employee Theft, Forgery, or Alteration. Theft of Money & Securities Inside the Premises (Robbery or Safe Burglary); Outside the Premises, Computer Fraud, Funds Transfer Fraud, Money Order and Counterfeit Currency; Client Coverage and more.
- **Automatic coverage:** For additional premises and employees, 90 days for mergers/acquisitions.
- **ERISA/Employee Benefit Plans:** Automatically included as Insureds.
- **Broad Definition of "Employee":** Includes any natural person you compensate or direct, furnished to you, seasonal or short term, leased, guest student, current and first 30 days following termination.
- **Forgery & Alteration:** Includes check images and remote deposits.
- **Computer Fraud Coverage:** Grants additional coverage should your business get hacked by rogue actors looking to fraudulently transfer your assets outside the company.
- **Client Coverage:** Includes loss of money, securities, or other property belonging to Clients, or even merely in the Clients control, if caused by an employee.

Additional enhancements available, such as Credit, Debit or Charge Card Forgery, and Joint Loss Payees, and Volunteers as Insureds.