

WGA

CRIME AND FIDELITY COVERAGE

COVERAGE PROVIDED BY AN A RATED (EXCELLENT) BY A.M. BEST INSURANCE COMPANY

NO COMPANY OR INDUSTRY IS IMMUNE

WGA'S CRIME AND FIDELITY COVERAGE SPECIFICALLY DESIGNED TO PROTECT YOUR CLIENTS FROM COMMON THREATS TO THEIR BUSINESSES. WE PROVIDE EXTENSIVE AND FLEXIBLE COVERAGE FOR A BROAD RANGE OF FRAUD RISKS, FROM TRADITIONAL TO NEW AND EVOLVING. COMPANIES OF ANY SIZE, IN ANY INDUSTRY, CAN FALL VICTIM TO COMMERCIAL CRIME. FROM DISHONEST EMPLOYEES TO COMPUTER FRAUD TO COUNTERFEIT MONEY COVERAGE, THIS PRODUCT KEEPS YOUR CLIENTS PROTECTED. FINANCIAL INSTITUTIONS BOND COVERAGE PROTECTS BROKER/DEALERS, LENDERS, BANKS AND INSURANCE COMPANIES FROM THEFT, FRAUD AND OTHER RISKS.

COVERAGE BENEFITS

- ✓ STATE-OF-THE-ART COVERAGE FOR CURRENT AND EMERGING TYPES OF FRAUD.
- ✓ TECH FRAUD INCLUDES COMPUTER FRAUD, FUNDS TRANSFER FRAUD, CYBER DECEPTION, CUSTOMERS' ACCOUNTS, AND ERRONEOUS TRANSFER.
 - CUSTOMERS' ACCOUNTS COVERAGE FOR FRAUD COMMITTED AS A RESULT OF THE INSURED'S ACCESS TO CLIENT ACCOUNTS.
 - ERRONEOUS TRANSFER COVERAGE FOR ERRORS IN MAKING A TRANSFER OF FUNDS.
 - CYBER DECEPTION, INCLUDING IMPERSONATION OF AN EXECUTIVE EMPLOYEE.
- ✓ MONEY SPECIFICALLY INCLUDES VIRTUAL CURRENCIES LIKE BITCOIN.
- ✓ THIRD PARTY COVERAGE FOR THEFT FROM A CUSTOMER, CLIENT, VENDOR, OR OTHER (EVEN WITHOUT A WRITTEN CONTRACT). EVEN INCLUDES A CLIENT OF A CLIENT.
- ✓ COVERAGE FOR EMPLOYEE THEFT OF EXECUTIVES' PROPERTY, FORGERY OF EXECUTIVES' ACCOUNTS, AND EXTORTION.
- ✓ INDEPENDENT CONTRACTORS INCLUDED AS EMPLOYEES.
- ✓ AUTOMATIC COVERAGE FOR NEW SUBSIDIARIES, INCLUDING COVERAGE FOR LOSSES THAT OCCURRED PRIOR TO THE ACQUISITION BUT WERE DISCOVERED AFTER.
- ✓ ACCELERATED DEDUCTIBLE RECOVERY REIMBURSES THE INSURED FOR THEIR DEDUCTIBLE BEGINNING WITH THE FIRST DOLLARS RECOVERED AFTER A LOSS.
- ✓ VENDOR THEFT PROVIDES COVERAGE FOR THEFT BY AN EMPLOYEE OF ONE OF AN INSURED'S VENDORS.
- ✓ COVERAGE FOR EMPLOYEES EVEN WHEN THE INSURED IS AWARE OF PRIOR THEFT OR DISHONESTY COMMITTED BY THEM

THIRD PARTIES' PROPERTY

AN EMPLOYEE OF A PROPERTY MANAGEMENT COMPANY USED A MASTER KEY TO ENTER A TENANT'S APARTMENT AND STOLE \$30,000 WORTH OF JEWELRY AND ELECTRONICS. A TRADITIONAL POLICY WOULD ONLY COVER THE CLIENT'S PROPERTY, BUT HISCOX C-SUITE COVERED THE TENANT'S LOSS.

TECH FRAUD: CYBER DECEPTION

A FRAUDSTER HACKED INTO THE INSURED'S EMAIL SYSTEM AND SENT AN EMAIL FROM THE OWNER'S ACCOUNT WHILE THE OWNER WAS OUT OF THE COUNTRY ON BUSINESS. THE EMAIL CONVINCED A BOOKKEEPER TO TRANSFER \$75,000 TO AN OFFSHORE ACCOUNT.

EXECUTIVE'S PROPERTY

THE EXECUTIVE ASSISTANT TO THE OWNER OF A DENTIST'S OFFICE WROTE CHECKS AND TRANSFERRED FUNDS OUT OF THE OWNER'S PERSONAL ACCOUNTS TO BUY A CAR AND PAY HIS OWN CREDIT CARD BILLS. THE LOSS AMOUNTED TO \$220,000.

CONTACT US FOR FAST, COMPETITIVE QUOTES

WGA- WALTER GENERAL AGENCY

CALL OR EMAIL THE BELOW UNDERWRITERS FOR QUESTIONS

RON RUCH - RTRUCH@WGAMO.COM
ROB WIBBERG - RAWIBBERG@WGAMO.COM
PATRICK WALTER - PJWALTER@WGAMO.COM

T: 800-757-1905
P: 636-391-4841
F: 636-391-2115
WWW.WGAMO.COM