

Crime & Fidelity Coverage



All organizations face growing risks to their products and property. A strong protection strategy is essential to combat employee dishonesty, computer fraud, forgery, theft and more. Our specialists in crime & fidelity insurance provide tailored coverage solutions for diverse businesses.

Intact Management Liability means access to risk assessment expertise and tailored products, all delivered through our dedicated team of specialists.

Coverage Highlights:

- ✔ Social Engineering Fraud*
- ✔ Employee Theft
- ✔ Employee Theft of Client Property
- ✔ ERISA Coverage
- ✔ Forgery or Alteration
- ✔ Premises Coverage
- ✔ Outside The Premises
- ✔ Computer Fraud
- ✔ Funds Transfer Fraud
- ✔ Money Orders & Counterfeit Currency
- ✔ Personal Accounts Forgery
- ✔ Investigative Expense

*Social Engineering Fraud is offered in both primary and excess capacity, including excess follow form over certain cyber-crime coverages.

Business Class Segments:

- ✔ Private Companies
- ✔ Public Companies
- ✔ Governmental Entities
- ✔ Not-For-Profit Companies
- ✔ Financial Institutions
(Forms 14, 15, 25 & Excess)

Capacity:

- ✔ Primary: Up to \$10 million in limits
- ✔ Excess: Up to \$10 million in limits
- ✔ ERISA Bonds: Up to \$25 million in limits

Dedicated Claims Service

No matter how much you prepare, we understand that claims happen. When they do, our claims professionals have extensive management liability claims handling experience. You and your insureds can expect a high-level of customer services throughout the claims process.

Crime & Fidelity Contact

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Reach out to **your local Underwriter** for more information.

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty (P&C) insurance in Canada, a leading Specialty lines insurer with international expertise and a leader in Commercial lines in the U.K. and Ireland. IFC's business has grown organically and through acquisitions to almost \$24 billion of total annual operating direct premiums written (DPW). The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, which wholly owns Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, and OBI National Insurance Company, a Pennsylvania insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441. For information about Intact Financial Corporation, visit: intactfc.com.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Financial strength

