



CRIME INSURANCE PRODUCT OVERVIEW



In a world of growing financial threats, trust must be backed by protection. Crime Insurance shields your business from losses caused by dishonesty, fraud, and deceit, delivering resilience and peace of mind.

In today's business environment, the risk of financial loss due to crime — whether committed by employees, third parties, or through sophisticated fraud schemes — is higher than ever. Even the most trusted organisations can fall victim to theft, forgery, embezzlement, or cyber-enabled fraud. Crime Insurance provides vital protection to ensure your business is not left exposed to devastating financial consequences caused by acts of dishonesty or deception.

COMPREHENSIVE CRIME COVERAGE FEATURES

A Crime Insurance policy may include coverage for:

- Employee theft or dishonesty
- Forgery or alteration of financial instruments
- Computer fraud and funds transfer fraud
- Social engineering fraud (e.g., fraudulent instructions)
- Theft of money or securities on premises or in transit
- Counterfeit currency
- Expenses to investigate covered losses

WHAT CRIME INSURANCE DOES NOT COVER

Standard exclusions often include:

- Losses discovered after the policy period and not notified within the discovery period
- Losses caused by directors, partners, or owners acting alone
- Consequential loss (such as lost future profits)
- Fines, penalties, or legal damages
- Losses resulting from war, terrorism, or nuclear risks
- Fraud committed with the knowledge or collusion of senior management (depending on policy conditions)



Crime Insurance typically operates on a discovery basis, meaning coverage applies to losses first discovered during the policy period (or extended discovery period if applicable), even if the actual crime occurred earlier. Immediate notification to the insurer upon discovering a loss is critical to preserve coverage rights. ”

Remark: All coverage, exclusions, terms, and conditions are subject to the standard policy wording issued by the insurer. Please refer to the full policy document for complete details, definitions, and applicable endorsements.

UNDERWRITING INFORMATION REQUIRED:

To underwrite Crime Insurance effectively, insurers generally require:

- Full description of business operations
- Details of internal controls and accounting systems
- Information on cash handling procedures
- Employee screening and vetting processes
- Loss history over at least five years
- Details of third-party service providers handling funds
- Copies of anti-fraud policies or security protocols

In an increasingly complex risk landscape, where fraud and theft evolve constantly, Crime Insurance provides a layer of financial protection and confidence. By partnering with AMG, you can design a policy that fortifies your business against internal and external threats — preserving your assets and reputation.

ABOUT AMG

We are professional insurance broker and risk consultant. We advise businesses and individuals on how to prepare for the unexpected.

We provide risk management, risk consulting, insurance broking, insurance program management and claims advocacy services related advice, brokerage and associated services for clients across a wide range of business sectors.

We work with clients of all sizes to identify risks, create risk management, benefits optimization, insurance programs management and deliver innovative solutions to better qualify and manage risk.

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For more information about AMG, visit amgib.com or contact your AMG representative.

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