



FIDELITY GUARANTEE INSURANCE

PRODUCT OVERVIEW



Every organisation relies on trust — trust in its people to protect assets, handle cash, and uphold the highest standards of honesty. Yet even the most loyal and carefully vetted employees can sometimes betray that trust, leaving businesses exposed to severe financial losses. A single act of fraud or embezzlement can devastate hard-earned profits, harm reputations, and threaten future stability.

In today's complex business environment, employers place immense trust in their staff to handle money, valuable goods, or sensitive data. Unfortunately, even trusted employees may act dishonestly, potentially exposing a business to devastating financial loss. Fidelity Guarantee Insurance offers vital financial protection by covering the risk of fraud or embezzlement by employees, helping businesses recover and continue operations with minimal disruption.

WHO SHOULD CONSIDER THIS COVERAGE?

- Corporations handling large cash transactions
- Retailers, wholesalers, and distributors
- Financial institutions
- Professional service firms
- Non-profits and NGOs managing donations
- Any business employing staff who handle money, goods, or assets

WHAT DOES THIS COVERAGE DELIVER?

This essential protection steps in to reimburse your business for direct financial losses caused by dishonest or fraudulent acts committed by employees. It can cover:

- Misappropriation of cash, stock, or assets
- Fraudulent manipulation of accounts
- Collusion or conspiracy involving multiple employees
- Investigation and verification costs to quantify the loss
- Discovery of dishonesty even after an employee has left your company

Tailored options can further extend coverage to address losses identified after policy expiry or involving unidentified individuals. With this powerful safety net, you can operate with confidence, knowing that your business is protected against the unpredictable.

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.

WHAT INFORMATION WILL INSURERS NEED?

To build a policy that truly safeguards your business, insurers will need a clear picture of your operations and internal safeguards. Typically, they will request details such as:

- Full list of employees, roles, and responsibilities
- Details of internal controls and audit procedures
- Past loss history relating to fraud or employee dishonesty
- Company financial statements
- Description of cash handling and asset security protocols
- Details of any previous Fidelity Guarantee Insurance coverage

Trust is the cornerstone of any successful business, but even the most reliable teams are not immune to human failings. Fidelity Guarantee Insurance protects your business from the devastating consequences of employee dishonesty, enabling you to focus on growth and success. Partner with our experienced advisors to build a tailored program that shields your assets, preserves your reputation, and reinforces the confidence you place in your people.

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.

LEARN MORE

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

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