
Key benefits: what risks are you protected against?

Crime insurance protects you from theft, misappropriation, destruction or disappearance of your money or securities and theft or misappropriation of your property, which is discovered during the period of insurance. This includes the costs of investigating the crime and the interest accruing between when the crime occurred and when it was discovered. We will also pay for money, securities or property which is stolen from a client of yours by a partner, director, trustee or employee of yours, including defence costs if a claim is brought against you by the client for the crime. Your policy schedule will show which covers will apply to you and the amount insured for each.

Where shown on the policy schedule, we will also pay for:

- expenses to establish the existence of a crime against you;
- the costs of notifying anyone whose personal data may have been accessed following a data breach or violation of your computer system by an employee;
- the costs of reconstituting your electronic data, provided a back-up is stored away from your premises;
- your direct financial loss due to the criminal use of your telephone lines;
- the costs of utilising the services of a public relations consultant to limit the impact of a covered claim or loss on your business.

Significant or unusual exclusions and limitations:

We will not pay for:

- theft or misappropriation of any trade secret or other confidential information;
- any act committed by an employee after you first became aware of any crime committed by them;
- any claim or loss arising directly or indirectly from any social engineering;
- any claim or loss arising directly or indirectly from extortion, unless force or violence is used;
- any claim or loss arising from any unauthorised trading of any money, securities or property;
- any loss suffered after you have become insolvent or been taken over;
- any telephone fraud arising from the use of any mobile telephone connection or any password or code;
- any telephone fraud arising from any failure to follow the advice of your telephone line provider.

Please read the policy for details of terms in full.