

## Commercial Crime

Our Commercial Crime protection offers a variety of specialized coverage options:

**COMPUTER FRAUD:** A specialized kind of theft wherein a computer is used to steal property from its rightful owner. This form covers money and securities along with property other than money and securities.

**EMPLOYEE DISHONESTY:** Employee dishonesty is considered to be a criminal act committed by an employee acting alone or in collusion with others. Intent by the employee to cause the employer a loss and to obtain a financial benefit for the employee or someone else must be demonstrated.

**EXTORTION:** Extortion is the surrender of property from the premises as a result of a threat of bodily harm to someone who is, or allegedly is, being held captive. This form covers money and securities and also property other than money and securities.

**FORGERY OR ALTERATION:** Forgery involves generation of a document or signature that is not genuine. Alteration is changing a document in a manner that is neither authorized nor intended. This form insures against loss caused by the forgery or alteration of a covered item drawn against the insured's accounts. A covered item might be a check, draft, promissory note, bill of exchange, or similar instrument.

**PREMISES THEFT & ROBBERY OUTSIDE:** Section (1) covers property other than money and securities inside the premises for loss caused by actual or attempted theft. Section (2), Robbery Outside the premises, covers property other than money and securities while it is in the care/custody of a messenger.

**PREMISES BURGLARY:** Premises Burglary covers property other than money and securities inside the premises. It also covers damage to the insured's premises resulting from a covered cause of loss.

**ROBBERY AND SAFE BURGLARY:** Robbery is the taking of property from a person by the threat of personal injury to that person. Safe Burglary is a specific kind of burglary that means the taking of property from a safe or vault which shows visible signs of forcible entry. This form covers property other than money and securities inside and outside the premises. Property other than money and securities is covered while outside the premises and only in the care/custody of a messenger. Coverage inside the premises is for loss or damage resulting from robbery of a custodian or from safe burglary. A custodian is the named insured or a partner or employee of the insured.

**THEFT, DISAPPEARANCE AND DESTRUCTION:** Theft means any act of stealing. Disappearance results from an unknown cause of loss and lacks knowledge of whether the crime was a theft, burglary, or robbery. Destruction is the loss of certain property and is usually the result of another cause of loss. Section (1) of the form covers money and securities against loss by theft, disappearance, or destruction inside the premises. Section (2) covers money and securities outside the premises in the care/custody of a manager.