



## PRODUCT HIGHLIGHT

# Commercial Crime Coverage

**Crime related loss of company assets is a common occurrence and growing trend in both public and private businesses.**

Berkley Crime offers fidelity/crime related coverage using standard ISO and SFAA coverage forms. Our reputation is built on expansive product knowledge, prompt claims handling, expert loss control, and superior customer service capabilities.

Typically, a crime policy provides several different types of coverage, such as: employee dishonesty coverage; forgery or alteration coverage; computer fraud coverage; funds transfer fraud coverage; money and securities coverage; and money orders and counterfeit money coverage.

### How Can Berkley Crime Help You?

- Our ISO based crime insurance product is available for commercial operations.
- We insure companies ranging in size from small, domestic enterprises all the way up to large multinational Fortune 100 companies. This includes insureds in the following categories:
  - Public companies
  - Private companies
  - Non-profit organizations
- Limits available up to \$25,000,000 on a Primary, Excess and Quota share basis.
- Optional enhancements include:
  - Clients Property
  - Corporate Deception Fraud (our version of Social Engineering Fraud)
  - Investigative Costs Coverage
  - Automatic Coverage for Acquired Entities
  - Omnibus Named Insured Endorsements

### Corporate Deception Fraud (Social Engineering) Featured Highlights:

Coverage aimed to provide protection from external fraudsters who may dupe employees into paying them.

- Offer limits up to \$10M
- Excess drop-down and top-heavy drop-down coverage available in conjunction with excess crime limits
- No conditions precedent to coverage
- Broad parameters of who the fraudster can purport to be; vendor, customer or employee
- Easy application process
- Focused underwriting staff to help you understand and communicate, exposures and coverage
- Financial Size Category XV.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



**Experts focused on your protection. We deliver.**

**Your National Practice Leader and Regional Managers**

**National Practice Leader**

Michael D. Beranek

646.522.7362

[MBeranek@berkleycrime.com](mailto:MBeranek@berkleycrime.com)

**East Regional Manager/Commercial**

**Crime Product Leader**

Matt McNamara

212.497.3707

[MMcnamara@berkleycrime.com](mailto:MMcnamara@berkleycrime.com)

**Financial Institution Product Leader**

Patricia Logan

212.437.3708

[PLogan@berkleycrime.com](mailto:PLogan@berkleycrime.com)

**West Regional Manager**

George Pierce

917.747.1141

[GPierce@berkleycrime.com](mailto:GPierce@berkleycrime.com)

**Renewal Team Leader**

Cheryl Yorio

860.466.7379

[SYorio@berkleycrime.com](mailto:SYorio@berkleycrime.com)