ANV GLOBAL SERVICES LTD CRIME & CIVIL LIABILITY

Prepared Is Prevented.





CRIME & CIVIL LIABILITY

ANV offers insurance coverage for commercial crime, as well as bankers blanket bond and civil liability cover for financial institutions.

To comply with the UK Corporate Governance Code or similar acts/bodies in national laws, a board needs to conduct a review of the effectiveness of the company's risk management and internal controls. When the internal control environment breaks down, companies are at risk of employee infidelity, errors, omissions and other malpractice. Crime and civil liability insurance is designed to protect a company's balance sheet from operational risk exposures.

COVERAGE

Commercial cover includes:

- The policyholder, all subsidiaries and associated companies (by endorsement) as well as pension plans established by the policyholder
- Broad definition of "employee" including contractors, secondees and employees of outsourcing companies and unnamed employees
- Expenses cover up to GBP 250,000 / USD 250,000 / EUR 250,000
- Criminal misappropriation
- Forgery, counterfeiting, or fraudulent alteration of money or securities
- Incoming cheque fraud
- Computer or funds transfer fraud
- Extortion by false imprisonment (employees, their relatives and civil partners)
- Physical destruction of money & securities caused by fire up to GBP 250,000 / USD 250,000 / EUR 250,000
- New subsidiaries formed after inception (subject to limitations)
- · Automatic 24 month run-off for former subsidiaries
- 90 day extended reporting period

Optional Extensions:

- Contractual Penalties
- Criminal Damage
- Theft of Property (by forcible & violent means) by any Third Party

Civil liability is an "all risks" insurance designed for financial institutions covering the company, its directors, and all employees for any legally enforceable obligation to a third party that arises from any wrongful act (as defined), as well as defence costs and legal representation expenses. For financial institutions crime and civil liability, ANV follows the main Lloyd's policy forms - KFA 81 & NMA 2283.

RISK APPETITE

ANV aims to provide primary and excess insurance solutions to both commercial enterprises and financial institutions in the following segments:

- Multinational (public companies e.g. FTSE 350)
- Middle market (public and private companies)
- Small to medium enterprise (SME)

CAPACITY

- EUR 15m
- USD 15m
- GBP 10m

OUR APPROACH

ANV Professional Lines offer a broad range of products addressing management liability, fiduciary liability, employment practices liability, civil liability, commercial crime & Bankers Blanket Bond coverage, as well as professional indemnity.

Company executives and risk managers operate in an economic and legal climate defined by the global financial crisis. They face industry consolidation (mergers & acquisitions); ever increasing regulation, solvency capital demands in addition to corporate governance structures; shareholder activism; emerging risks; and the necessity to embrace and manage technology and social media. Demand for individual insurance solutions designed to address these exposures has never been greater and ANV aims to become the insurance partner of choice.

HOW ANV IS DIFFERENT

ANV draws on the deep experience of a dedicated and mature underwriting team committed to providing innovative and practical risk transfer solutions for the most complex risks. ANV aims to become the partner of choice for both policyholder and brokers.

LET'S TALK

Today

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Lets Get Started -



Acta Non Verba

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EPLI **PENSION TRUSTEE** LIABILITY



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