

Why buy Crime Insurance?

In 2015, there were 5 million frauds, and 2.5m cyber crimes. These frauds account for more than any other type of crime.

Crime Survey of England and Wales, 2016

1 in 3 businesses impacted by economic crime.

PWC Global Economic Crime Survey 2016

Top 3 Frauds experienced by businesses in 2016: Fake President Fraud Mandate Fraud Company Identity Fraud

More Criminal networks than ever before working to corroborate frauds.

City of London Police Fraud Department, 2016



The cost of crime:

Our commercial crime insurance goes beyond reimbursing the financial theft, forgery, or fraud of a crime. It includes other quantifiable costs:

- Contractual penalties
- Investigative costs
- Defence costs in the event of being sued due to a crime loss
- Interest on money stolen
- Court attendance costs in the event of hearing
- Public relations expenses to pay for brand and reputation costs



Claims example:

A company experienced a third party fraud following the impersonation of the CEO to transfer funds to a new bank account, unverified by the client. The incident ended up being reported in the local press. Transferred funds totalled £424,000, however the additional costs of hiring a media consultant to handle the reputational damage, the investigation, and the interest on the money stolen money meant to total loss equalled £483,000.

Chubb's commercial crime product covered the total loss.





What does it cover?

Any money, property or securities held in care custody and control for your clients.

Who does it cover?

Private, Public, and Not For Profit companies incorporated in the UK and EU with national and international operations.



What's included in the policy?

- Comprehensive all risks Crime cover on an any one claim basis
- Theft of insured's money, property, and securities from third parties, and own employees
- · Client loss
- Fraud & forgery
- Theft of client funds or property held in care custody and control
- Social engineering fraud fake president fraud, mandate fraud,
- False invoicing fraud
- · Telephone fraud
- Computer violation
- Legal fees, costs and expenses incurred arising from crime
- Any one claim limit of liability
- Extortion by threat of cyber-attack, or detention
- Court attendance and investigation costs
- Public relations costs to minimize damage to your brand and image
- Recovery costs to assist in retaining incident response advice
- Incident response with specialist crisis management by expert provider

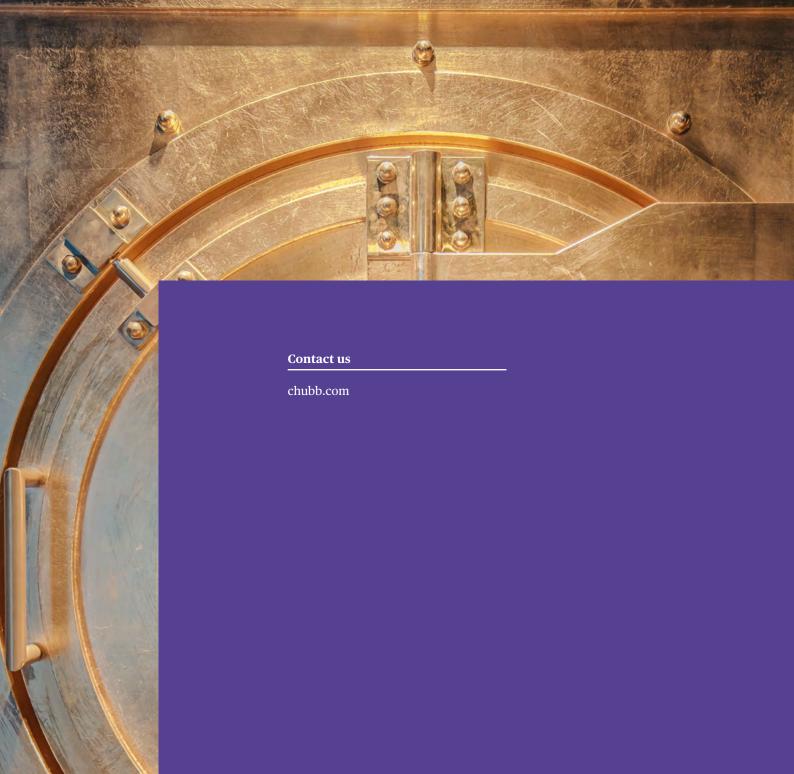


Why choose Chubb?

- Knowledgeable underwriters with expertise and experience in crime insurance
- A truly global insurer with multinational capabilities
- Award winning claims service & underwriting company
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- AM Best Rating: A+
- · Comprehensive all risk cover

Benefits of cover

- Deductibles starting at £1,000
- No need to identify perpetrator of crime Client loss
- Affirmative social engineering loss coverage
- Loss payee clause
- Difference in conditions clause to mirror a loss which may be covered by the prior policy



Chubb. Insured.[™]







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IMPORTANT NOTICE: In order to prepare for the UK's exit from the European Union, Chubb is making certain changes. It is currently anticipated that during 2018 Chubb European Group Limited will convert to a public limited company, when it will be known as Chubb European Group Plc. It is then proposed that the company converts into the legal form of a European Company (Societas Europeaa), when it will be known as Chubb European Group SE. The company will still be domiciled and have its registered office at the same address in England and will remain authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

To stay up to date with our Brexit preparations and for more information about what it means for you, refer to our website at chubb.com/brexit