

Commercial Crime/Employee Dishonesty

The following is a Premium Indication for your Commercial Crime coverage with Hanover Insurance Group, **A.M. Best rating: A (Excellent)**

Coverage for theft of your firm's funds and client funds in your care and custody.

Limits of liability/ Deductible per occurrence	1-10 FTE employees	11-25 FTE employees	26-40 FTE employees	41-60 FTE employees
\$100,000/\$500	\$531.00	\$721.00	\$988.00	\$1,222.00
\$250,000/\$1,000	\$619.00	\$832.00	\$1,143.00	\$1,414.00
\$500,000/\$2,500	\$730.00	\$980.00	\$1,337.00	\$1,653.00
\$1,000,000/\$5,000	\$982.00	\$1,317.00	\$1,799.00	\$2,199.00

Partial Definition of Coverage (see policy form for complete definition)

A1 Employee Theft -

Direct loss of damage due to Theft or Forgery committed by an Employee, whether identified or not, acting alone or in collusion with others

A2 ERISA Fidelity -

Direct loss of damage due to fraudulent or dishonest acts, including larceny, Theft, embezzlement, Forgery, misappropriation, wrongful abstraction, wrongful conversion and willful misapplication, committed by a Fiduciary of any Employee Benefit Plan, whether identified or not, acting alone or in collusion with others

B Forgery & Alteration

Loss directly caused by Forgery or alteration of a Financial Instrument which is made, drawn by or drawn upon the Insured or one acting as the Insured's agent, or which is purported to have been so made or drawn. If the Insured is sued for refusing to pay any written Financial Instrument on the basis that it has been forged or altered the Insurer will pay for any reasonable legal fees and expenses that the Insured incurs and pays in such defense.

E. Computer Crime - Computer Fraud

Direct loss sustained by the Insured of Money, Securities and Other Property resulting from Computer Fraud.

F. Funds Transfer Fraud

Direct loss of Money or Securities resulting from a Fraudulent Instruction directing a financial institution to transfer, pay or deliver Money or Securities from the Insured Transfer Account.

Funds Transfer Fraud--False Pretense by endorsement*

Loss of Money or Securities resulting from False Pretenses directing an Employee to transfer, pay or deliver Money or Securities. (up to \$100,000 Limit/\$10,000 deductible)

This indication is subject to receipt and satisfactory review of the following prior to binding coverage:

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