



EXCITING NEWS!

Maxum is now able to offer Crime coverage as part of our Management Liability package in conjunction with the D&O, EPL and Fiduciary coverages already offered. The Crime coverage will initially be offered on a non-admitted basis.

THE MAXUM DIFFERENCE—SEE HOW OUR CRIME COVERAGE STACKS UP

Our enhanced coverage is aligned with the latest exposures businesses face:

- Coverage for deception fraud (aka social engineering)
- Coverage for virtual currency
- Coverage for off-premises theft by the insured's employees
- Coverage for forgery of credit/debit cards issued for business purposes – no sublimit
- Coverage for ERISA and non-ERISA plans – no sublimit
- Coverage for terminated employees up to 90 days after their termination
- Sublimit for reasonable investigative expenses to establish covered loss
- Employee cancellation only, triggered by a prior act in excess of \$25,000
- \$50,000 limit for loss from counterfeit currency or money orders included at no additional premium
- Expense-related coverage for identity recovery expenses and computer systems restoration expenses

Enjoy greater coverage flexibility and simplicity:

- Simple claims notification requirements – up to 180 days after discovery of loss
- Coverage that grows with the policyholder – we won't charge a mid-term additional premium when there's an acquisition or formation of a new subsidiary during the policy term
- Available extensions for theft of the insured's clients' property

PROTECT YOUR INSURED'S BUSINESS

- Employee theft
- Deception fraud (aka social engineering)
- Computer and funds transfer fraud
- Inside and outside the premises – money, securities and other property
- Depositors forgery or alteration
- Computer systems restoration expenses
- Identity recovery expenses reimbursement

CRIME PROTECTION AT WORK

<i>Type of Insured</i>	<i>Private Company—Real Estate Property Manager</i>
<i>Total Employees</i>	<i>Approximately 300</i>
<i>Total Locations</i>	<i>20</i>
<i>Total Revenue</i>	<i>Approximately \$3,300,000</i>
<i>Situation</i>	<i>The insured's controller and asset manager issued company checks to pay his personal credit card bills and also made fraudulent automated clearing house transfers from the insured's holding account to his own personal bank account. He was able to manipulate the account records of</i>
<i>Resolution</i>	<i>The insured was able to recover some of the stolen funds from the controller. The total amount of loss, not including the recovered funds, was just under \$268,000.</i>

To Learn More: Contact any of the Management Liability team.