

SUMMARY OF CRIME COVERAGE

Insuring Agreement	Description
OFFICER/DIRECTORS or Employee Theft	<ul style="list-style-type: none"> Loss of or damage to money, securities and other property resulting directly from theft <u>committed by an employee</u> (DIRECTORS & OFFICERS) or any employee acting alone or in collusion with other persons
Forgery or Alteration	<ul style="list-style-type: none"> Forgery or alteration <u>by a third party</u> of checks, drafts, promissory notes or similar written promises, orders or directions to pay a certain sum of money that are: <ul style="list-style-type: none"> Made, drawn by or drawn upon you Made or drawn by one acting as your agent Purported to have been so made or drawn
Inside the Premises – Theft of Money and Securities	<ul style="list-style-type: none"> Loss of money and securities inside the premises or banking premises: <ul style="list-style-type: none"> Resulting directly from theft committed <u>by a third party</u> present inside such premises or banking premises
Inside the Premises – Robbery or Safe Burglary of Other Property	<ul style="list-style-type: none"> Loss of or damage to other property <u>by a third party</u>: <ul style="list-style-type: none"> Inside the premises resulting directly from an actual or attempted robbery of a custodian Inside the premises in a safe or vault resulting directly from an actual or attempted safe burglary
Outside the Premises	<ul style="list-style-type: none"> Loss of money and securities outside the premises in the care and custody of a messenger or an armored motor vehicle company resulting directly from theft, disappearance or destruction Loss of or damage to other property outside the premises in the care and custody of a messenger or an armored motor vehicle company resulting from an actual or attempted robbery
Computer Fraud	<ul style="list-style-type: none"> Loss resulting directly from a <u>third party's</u> unauthorized entry into a computer system to fraudulently cause a transfer of money or securities from inside the premises or banking premises
Funds Transfer Fraud	<ul style="list-style-type: none"> Loss of funds resulting directly from a <u>third party's</u> fraudulent instruction (written, telephonic, electronic, etc.) directing a financial institution to transfer, pay or deliver funds from your transfer account
Money Orders and Counterfeit Money	<ul style="list-style-type: none"> Loss resulting directly from your having accepted in good faith, in exchange for merchandise, money or services: <ul style="list-style-type: none"> Money orders issued by any post office, express company or bank that are not paid upon presentation Counterfeit money that is acquired during the regular course of business
Social Engineering/Corporate Deception Fraud	<ul style="list-style-type: none"> Loss caused by an employee complying with e-mail instructions to make payment, which apparently came from another employee, vendor or customer, but was actually sent by a third party posing as such.