



# Financial Institutions Bond & Commercial Crime Insurance

Crime-related losses, particularly those arising from employee dishonesty, have grown in recent years. Global expansion, mergers and acquisitions of financial institutions and technological development inevitably facilitate employee infidelity, fraud, theft, forgery and computer-related crime.

Banks and financial institutions are especially susceptible to such criminal activities and their effects can be devastating. Financial Institutions Bond Insurance (FI) protects financial institutions against crime-related losses resulting from:

- + Employee infidelity
- + Premises risk (loss or damage to property resulting from theft)
- + Cash in transit (loss of money on site or in transit)
- + Forgery or alteration of cheques and securities
- + Counterfeit currency
- + Damage to offices and content

Non-financial institutions, which include local and multinational commercial companies, may also suffer severe losses as a result of criminal activities. Commercial Crime Insurance is designed to safeguard businesses from such financial losses.

HCC Global Financial Products (HCC Global) specialises in customising comprehensive FI insurance and Commercial Crime insurance programmes to protect our clients against criminal actions committed by dishonest employees and/or third parties. Safeguarding both financial and non-financial institutions from the risk of crime-related losses is what we do.

## Financial Institutions

We are leaders in our field - delivering top class solutions to financial institutions worldwide. We offer blended programmes that combine Bankers Blanket Bond, Electronic Computer Crime, Financial Institutions Professional Indemnity, Directors' and Officers' Liability, Fiduciary Liability and Employment Practices Liability Insurance.

## International Headquarters

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## Financial Strength

HCC Global is a subsidiary of HCC Insurance Holdings, Inc., which is rated:

- + AA (Very Strong) by Standard & Poor's
- + A+ (Superior) by A.M. Best Company

## Programme Features

- + Financial capacity of up to €25 million (US \$25 million or £15 million) per FI & Commercial Crime policy
- + Primary or excess

## A Smart Approach

Our centralised and unified management structure promotes real time interaction between our transnational teams of underwriters, claims and legal professionals. The fact that our assets are consolidated under "one roof" makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.

