Commercial Crime Insurance

Management liability & cyber - coverage overview, limitations and how to get a quote



OVERVIEW

Most business theft comes from inside, and general liability and property policies exclude it.

WHAT'S COVERED

Employee theft
Money, securities and property stolen by employees.

Forgery or alteration
Forged checks and altered payment instruments.

Computer and funds fraud
Hacked transfers and fraudulent bank instructions.

Money and securities
Theft, robbery or destruction on or off premises.

Counterfeit currency
Losses from accepting counterfeit money or orders.

Good to know
Dual signatures over a set amount, monthly bank reconciliation by someone who does not write checks, and an annual audit are the top three controls carriers ask about.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Losses discovered after the policy ends
- × Inventory shortages without other proof
- × Theft by owners on most forms

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of employees handling money
- Internal controls description
- Latest financial statements
- Prior crime losses

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/commercial-crime/

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