Employee Dishonesty Insurance

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



OVERVIEW

Small businesses lose money to trusted bookkeepers and cashiers every year, and it often goes on for years before anyone notices.

WHAT'S COVERED

Employee theft
Money and property stolen by your employees.

Embezzlement
Skimming, fake vendors and payroll fraud over time.

Inventory theft
Stolen stock when theft by an employee can be proven.

Investigation costs
Some forms pay to document and prove the loss.

Client property
Optional coverage for theft at customer locations.

Good to know
Limits usually start at $25,000, and carriers ask who reconciles the bank account – separating that duty from check writing is the cheapest control you can add.

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:

- × Theft by owners or partners
- × Inventory shortages based only on counts
- × Losses from employees with known prior dishonesty

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
- Who reconciles bank accounts
- Payroll and bookkeeping process
- Prior theft 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/employee-dishonesty/

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