

What does the policy cover?

- **Employee Theft Coverage** - Loss of money, securities or other property by theft or forgery by an identifiable employee of the Insured.
- **Premises Coverage** - Losses from destruction, disappearance, wrongful abstraction or computer theft of money or securities from the Insured's premises by third parties.
- **Transit Coverage** - Losses from destruction, disappearance, wrongful abstraction of money or securities outside the Insured's premises by a third party, while being conveyed by the Insured, an armored motor vehicle company or any person authorized by the Insured.
- **Depositors Forgery Coverage** - Losses from instruments such as cheques fraudulently drawn on the Insured's accounts by a third party.
- **Computer Fraud Coverage** - An extension to cover losses sustained by the Insured due to computer fraud by a third party including cover for expenses incurred by the Insured due to a computer violation.

Main Exclusions

- Losses due to war, civil war, insurrection, rebellion, revolution, military action or governmental intervention or expropriation
- Loss involving the cost of reproducing any information contained in lost or damaged manuscripts, records, accounts, etc.
- Expenses incurred by the Insured in establishing existence or amount of any covered loss
- Loss of income
- Loss of trade secrets
- Fees or expenses in prosecuting or defending any legal proceedings
- Losses not reported within sixty (60) days of the policy's termination or within one (1) year of voluntary liquidation/dissolution of the Insured