

Crime Pack®Directors and
Officers LiabilityEmployment
Practices LiabilityEpackSMEpack EZSM

Fiduciary Liability

Media Liability

Miscellaneous
Professional Liability**Crime by employees as well as non-employees may be putting your business at risk.**

- Your organization's survival may be threatened by an uncovered crime loss.
- Private and Not-for-Profit organizations may not have the financial reserves that a large company has to absorb an uncovered crime loss.

Crime Pack® offers real protection against risk.

- Crime Pack® has the most frequently requested coverage enhancements built in to the policy at no additional cost.
- Crime Pack® is available to a wide array of businesses including manufacturers, wholesalers and distributors, computer technology companies and consultants, service firms, temporary agencies, trade associations and membership organizations.
- Your agent or broker can help you tailor a broad crime program with Crime Pack's numerous optional coverages.

Crime Pack's available coverages include:

- Employee Theft
 - Automatic coverage for:
 - leased employees
 - non-compensated directors and officers
 - volunteers
 - any of your benefit plans required to be bonded under ERISA
- Employee Theft of Client Property
 - May help you qualify to bid on lucrative contracts. Companies frequently require bidders to purchase this coverage, protecting them from theft by your employees.
- Forgery or Alteration
 - Covers corporate checks and credit or debit card instruments
 - Personal Accounts Coverage, which includes theft by employees
- Theft, Disappearance or Destruction
 - Automatic inside/outside coverage of money (cash, checks, money orders, etc.) and securities (stocks, bonds, etc.)
- Robbery and Safe Burglary
 - Automatic inside/outside premises coverage for other property (tangible property that does not fit our definitions of money and securities)
- Counterfeit Money Orders and Currency
 - Covers currency of any country at no additional cost. Most companies only cover currency of any country where you have operations.
- Computer and Funds Transfer Fraud
 - Computer Fraud & Wire Transfer Communications Fraud combined into one coverage

CNAManagement and
Professional Liability**800-852-0393****www.cnapro.com**

Coverage Scenarios

Employee Theft

An employee of a small private firm embezzles \$250,000 from her employer over a four-year period. The employee obtained the necessary signatures on the checks either by altering the payee upon being signed by an authorized individual or by using a facsimile signature stamp. She then issued checks in her name and purchased items for her personal use. The firm was reimbursed for their loss.

Employee Theft of Client Property While on Client Premises (Client Loss)

An accounting firm places several of their employees with one of their clients to help complete their monthly payroll. As a part of the accounting firm's placement contract with the client, they are required to provide protection against theft by their employees. One of the accounting firms' employees steals several of the client's laptops. The accounting firm reimburses its client and is paid for their loss.

Computer and Funds Transfer Fraud

A bank receives a telephone call from a woman posing as an employee of their client, a small Not-for-Profit scholarship fund. It is the employee's job to request funds transfers. She instructs the bank to wire \$75,000 into the account of a reception hall so they can reserve it for their annual fundraiser. Since the caller has made numerous similar funds transfer requests in the past, the bank wires the funds. The imposter withdraws the funds from the bank account she set up for the non-existent reception hall. The scholarship fund was reimbursed for their loss.

To learn more about CNA's Management and Professional Liability offerings, contact your agent or broker.

