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Crime Protection Plus

Explanation of Coverage

- 1. Employee Theft and Client Property:** covers loss of or damage to Money, Securities, and Other Property resulting directly from Theft committed by an Employee, whether identified or not, acting alone or in collusion with other persons. Also covers loss of or damage to Money, Securities and Other Property sustained by your Client resulting directly from Theft committed by an identified Employee, acting alone or in collusion with other persons.
- 2. Forgery or Alteration:** covers losses resulting directly from Forgery or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in Money that are made or drawn by or drawn upon you; or made or drawn by one acting as your agent; or that are purported to have been so made or drawn.
- 3. Inside the Premises:** covers loss of Money and Securities inside the Premises or Banking Premises resulting directly from Theft, disappearance or destruction. Also covers loss of or damage to Other Property inside the Premises resulting directly from an actual or attempted Robbery of a Custodian, or inside the Premises in a safe or vault resulting directly from an actual or attempted Safe Burglary. Covers loss from damage to the Premises or its exterior resulting from an actual or attempted Theft of Money or Securities; or Robbery or Safe Burglary of Other Property if the Insured is the owner of the Premises or is liable for damage to it. Covers loss of or damage to a locked safe, vault, cash register, cash box, or cash drawer located inside the Premises resulting directly from an actual or attempted Theft or unlawful entry into those containers.
- 4. Outside the Premises:** Covers loss of Money and Securities outside the Premises in the care and custody of a Messenger or an armored motor vehicle company resulting directly from Theft, disappearance or destruction. Also covers loss of or damage to Other Property outside the Premises in the care and custody of a Messenger or armored motor vehicle company resulting directly from an actual or attempted Robbery.
- 5. Money Orders and Counterfeit Paper Currency:** covers losses resulting directly from you having accepted in good faith, in exchange for merchandise, Money or services: Money orders issued by any post office, express company or bank that are not paid upon presentation, and Counterfeit paper currency that is acquired during the regular course of business from any country in which you maintain a physical premises.
- 6. Computer and Funds Transfer Fraud:** covers loss of or loss from damage to Money, Securities, and other property resulting directly from Computer Fraud, and Money and Securities contained in a Transfer Account on deposit at a Financial Institution resulting directly from Funds Transfer Fraud. Also covers loss of Funds resulting directly from a Fraudulent Instruction directing a financial institution to transfer, pay, or deliver Funds from your Transfer Account.

This is a summary only and does not change or alter the coverage as provided under the actual insurance policy. It is designed to give a summary of coverage only. All policies are subject to the actual policy provisions, conditions, and exclusions.

Please call Equisure with Questions at: 303-614-6961