



Ian H. Graham Crime The Coverage Speaks for Itself

A Step Ahead

- \$100,000 in Social Engineering Fraud coverage automatically included
 - No call back provision
 - Protects against identity thieves who impersonate a vendor, board member, employee or property manager and fraudulently misleads the association into transferring funds

SOCIAL ENGINEERING FRAUD: Claim Example

The treasurer of an association receives an email that purports to be from a vendor requesting they transfer funds from a trust account for work to be performed. The treasurer transfers the funds as requested. Later it is discovered a thief was impersonating the vendor and the funds were transferred to the thief's account.

- Discovery Form automatically provided
- \$5,000 in Claims Expense Coverage automatically included (can be increased up to \$25,000 for an additional premium)

Setting the Pace

Our comprehensive Crime policy includes the following valuable coverages to protect community associations:

Employee Theft

- Property Manager automatically included
- Definition of Employee includes Bookkeepers and Accountants
- Limits available up to \$5,000,000
- Definition of Employee includes Non-compensated Directors and Officers
- Rated on the number of people authorized to handle funds
- Includes theft of Employee Retirement Fund Plans subject to ERISA

Forgery or Alteration

- Covers checks, drafts, promissory notes or similar written promises made or drawn fraudulently.

Theft, Disappearance and Destruction

- Covers theft of Money and Securities inside the premises or banking premises

Computer Fraud and Wire Transfer Fraud

- Covers theft of Money, Securities and Property resulting from computer and/or wire transfer fraud

Money Orders and Counterfeit Paper Currency:

- Covers counterfeit US or Canadian currency accepted in good faith that is counterfeit



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