



AXIS INSURANCE MANAGERS INC.

"Quality Insurance for Quality Clients"

www.axisinsurance.ca 1108 W. 8th Avenue | Vancouver, BC | V6H 3Z5

t. 604.731.5328 | f. 604.731.3137

CRIME INSURANCE

COVERING YOU AGAINST CRIMINAL ACTS AND BEHAVIOR



Crime is everywhere. From petty street crime to multimillion dollar fraud, it is what keeps our justice system and corrections facilities full. And no-one and no business are immune from it. There are so many ways businesses can suffer from crime – from an employee who has their hand in the cash register, to an embezzling accountant. Your organization, whether a corporation or a not-for-profit, can also be vulnerable to crimes like robbery and burglary. Without wishing to scaremonger, crime is one of the biggest ways companies and corporations can lose money and assets.

The threats to any organization from crime can come from both from outside and within. Did you know, for example that, according to the Retail Council of Canada, 40% of losses from Canadian businesses are allegedly due to employee theft? And when you add in the vast number of ways your organization can suffer loss due to criminal behavior, you can see why a Crime Insurance policy from Axis Insurance is a good idea.

It's not only "physical" crime that can cost you money. We have seen more and more electronic fraud which coupled with employee dishonesty can be a major source of loss. Just imagine if your laptop or tablet is stolen – the data contained on it is incredibly valuable and useful to a criminal: client lists, accounting files or intellectual property. As many commercial property insurance policies do not cover these types of crime-related losses, it pays to be covered. The scope and type of crime and fraud insurance coverage varies and Axis Insurance Managers will work with you to understand the risks faced by your particular organization and help you secure the essential protection you need.

With our years of experience we have seen that many businesses don't purchase enough crime protection. Business owners often rely on their property, fire or business owners' insurance policies and discover when it is too late that crime-related losses are not typically covered by these policies. It can be a very costly mistake, which could easily be avoided by getting the right Crime Insurance policy from Axis Insurance Managers.

Benefits of Crime Insurance coverage from Axis include:

- Axis Insurance can provide coverage to help protect you against employee dishonesty or the disappearance or destruction of money and securities
- We work with companies and corporations and well as not-for-profit organizations
- As the representative for UNiBA in Western Canada, Axis can provide coverage for U.S. exposure
- We can write a broad definition of employees, including retired employees, students gaining work experience, temporary personnel and even terminated employees up to 60 days
- Also available is coverage for loss caused by unidentifiable employees
- Coverage includes risks from outside the premises such a theft, burglary, robbery and acceptance of counterfeit money and money orders or check forgery
- Our specialized coverage includes computer fraud, extension of credit on the basis of forged security, extortion and credit card forgery
- Crime insurance can also cover the cost of investigating and proving employee dishonesty

As with every insurance policy there are different options, policy wordings, enhancements or amendments available. Your Axis Insurance manager will be able to help create a tailor-made policy to suit your exact requirements.

To find out more about Crime Insurance, or to discuss your existing insurance policies, please give one of Axis insurance's professional and experienced team members a call at 604.731.5328 or email: info@axisinsurance.ca. We would also be pleased to outline the benefits of Crime Insurance with your management team or board members. If you would like to schedule a meeting or request an application form, please contact Clive Bired directly at 604.708.6245 or David Marsh at 604.708.6242.