



# Financial Institutions Bond and Commercial Crime Insurance

Crime-related losses, particularly those arising from employee dishonesty, have grown in recent years. Global expansion, mergers and acquisitions of financial institutions and technological development inevitably facilitate employee infidelity, fraud, theft, forgery and computer-related crime.

Financial institutions bond insurance (FI Bond) protects financial institutions against crime-related losses resulting from:

- Cash in transit (loss of money on site or in transit)
- Counterfeit currency
- Damage to offices and content
- Employee infidelity
- Forgery or alteration of cheques and securities
- Premises risk (loss or damage to property resulting from theft)

Non-financial institutions, which include local and multinational commercial companies, may also suffer severe losses as a result of criminal activities. Commercial crime insurance is designed to safeguard businesses from such financial losses.

Tokio Marine HCC specialises in customising comprehensive FI Bond insurance and commercial crime insurance programmes to protect our clients against criminal actions committed by dishonest employees and/or third parties. Safeguarding both financial and non-financial institutions from the risk of crime-related losses is what we do.



Banks and financial institutions are especially susceptible to such criminal activities and their effects can be devastating.

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## Financial Institutions

We are leaders in our field, delivering top-class solutions to financial institutions worldwide. We offer blended programmes that combine bankers blanket bond, electronic computer crime, financial institutions professional indemnity, directors and officers liability, fiduciary liability and employment practices liability insurance.



### Financial Strength

Tokio Marine HCC's major insurance companies are highly rated\*:

- AA- (Very Strong) by Standard & Poor's
- AA- (Very Strong) by Fitch Ratings
- A++ (Superior) by A.M. Best Company

\*Ratings at the time of printing

### Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per FI bond and commercial crime policy
- Primary or excess

### A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under "one roof" makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.

1	Asking the right questions for a profound understanding of your needs	2	Working in synergy for effective information exchange	3	Customising policies for individual businesses in multiple jurisdictions
4	Providing local service and support worldwide	5	Responding quickly and efficiently to your enquiries	6	Delivering effective insurance solutions
7	Providing fast and fair claims services	8	Working with you every step of the way, for the long-term	9	<b>RESULT:</b> You get back to business with one less worry

## Contact us

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Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC Group of Companies.

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

**Mind over risk**