



TOKIO MARINE
HCC

Financial Institutions Bond and Commercial Crime

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 (FI Bond) insurance 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 multi-national 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 nonfinancial 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.

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.

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, and to provide intelligent advice, innovative solutions and efficient claims-handling.

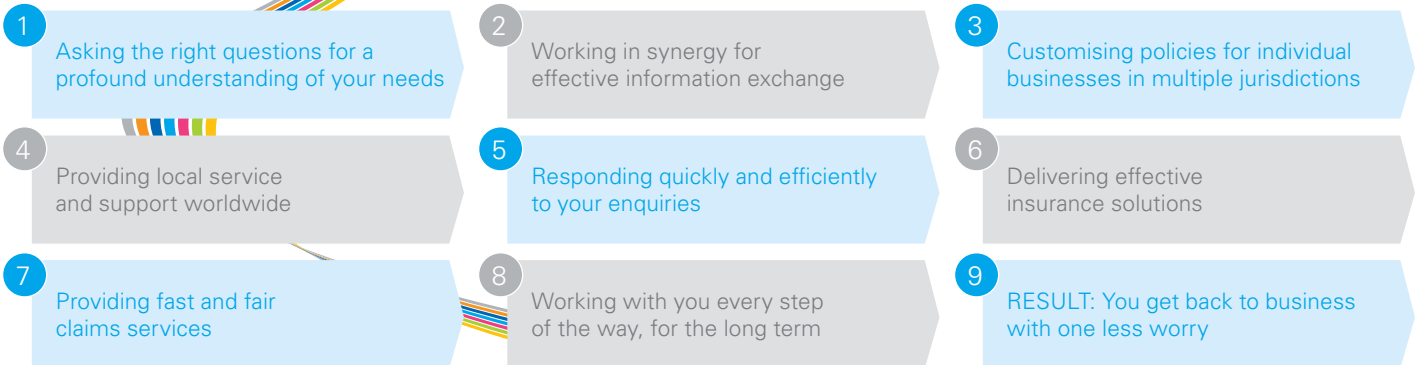
About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company comprises highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:



tmhcc.com/en/about-us →



Contact us

Barcelona

Tokio Marine Europe –
Spanish Branch
Torre Diagonal Mar
Josep Pla 2, Planta 10
08019 Barcelona, Spain
Tel: +34 93 530 7300

London

HCC International
St Botolph Building
138 Houndsditch
London EC3A 7BT
United Kingdom
Tel: +44 (0)207 702 4700

Munich

Tokio Marine Europe –
German Branch
Rindermarkt 16
80331 Munich
Germany
Tel: +49 89 3803 4640

tmhcc.com

#TMHCC_FL

crime@tmhcc.com

Tokio Marine HCC - Financial Lines

A member of the Tokio Marine HCC group of companies

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.