



AXIS INSURANCE GROUP

Crime Insurance

Covering you against criminal acts and behaviour

Crime is everywhere. From petty street crime to multi million dollar fraud, it can take many different forms. 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. Crime is one of the biggest ways companies and corporations can lose money and assets.

Threats from crime can come from both from outside and within an organization. According to the Retail Council of Canada, 40% of losses from Canadian businesses are allegedly due to employee theft. 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 way to manage your risk.

Axis Insurance Group

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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 business' requirements.



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It's not only physical crime that can cost your business. Electronic fraud, coupled with employee dishonesty, has increasingly become a major source of loss. Just imagine if your laptop or tablet is stolen. The data – client lists, accounting files, intellectual property, etc. – contained on it may be incredibly valuable to you, and useful to a criminal. 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 the Axis Insurance Group will work with you to understand the risks faced by your particular organization and help you secure the essential protection you need.

Our years of experience has demonstrated 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 Group.

Benefits of Crime Insurance coverage from the Axis Insurance Group include:

- Axis 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.