

# Commercial Risk Advisor

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Provided by:  
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## Benefits of Crime Insurance

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While you may think your business would never be the victim of a crime, the harsh reality is that nearly every business can become a victim. In this day and age, criminals (including employees) do not need direct access to cash to steal from you—merchandise, supplies and securities are all fair game. Standard commercial insurance policies may provide some protection from criminal acts, but they often do not cover losses resulting from all types of fraudulent activities. Crime insurance was developed to deal with the limitations of other policies and extend protection to include coverage for a wide variety of wrongdoings:

- **Coverage for the misuse of funds**—It is likely that a number of your employees have access to company funds or financial information. In some cases, employees may abuse this access for personal gain. Crime insurance can protect organizations from the misuse or illegal transfer of funds, ensuring your finances are safe from internal criminal acts.
- **Insurance for goods in transit**—Goods in transit are particularly vulnerable to employee theft and, in some cases, organizations may not notice anything has been stolen until it is too late. What's more, if the theft takes place outside of the organization's premises, it can be difficult to prove, often leading to drawn out and expensive legal battles. Crime insurance policies can provide ample protection for goods in transit and reduce the likelihood of extreme losses whenever you send or receive products.
- **Coverage for forgery and alteration**—Your employees may have access to checks that they can easily alter for their own gain. Crime insurance policies provide coverage for losses that result from the forgery or alteration of a check.

The only way to ensure your company has the protection it needs is through crime insurance. To discuss your unique risks and to learn more about crime insurance policies, contact a member of your BCH Service Team.