

# Commercial Crime Insurance

## Insurance Product Information document

Company: Zurich Insurance Europe AG, Sweden Branch

Product: Commercial Crime Insurance

Reg. no. 516403-8266

This information describes the insurance cover in general terms and your specific insurance policy and wordings shall always prevail. This document does not imply any amendments to the terms and conditions in your specific insurance cover.

### What is this type of insurance?

The insurance cover financial loss that is incurred by you due to criminal acts by your employees or third parties.



#### What is insured?

##### Loss resulting from

- ✓ Loss as a result of a covered criminal act committed by an employee.
- ✓ Loss as a result of a covered criminal act committed by a third party.
- ✓ A third party's Loss as a result of a covered criminal acts committed by an employee.

##### The following can be selected covers:

- ✓ Extended reporting period
- ✓ Social Engineering cover

##### Optional additional covers if selected

- Extended reporting period
- Social Engineering cover



#### What is not insured?

##### The insurance does not cover

- ✗ Claims not exceeding agreed retention
- ✗ Indirect losses unless agreed in wording
- ✗ Bodily injuries or Property Damage
- ✗ Known events
- ✗ Losses due to Terrorism
- ✗ Breach of contract or losses related to loans, credit or leasing



#### Are there any restrictions in the cover?

- ! The insurance is limited to the agreed limit
- ! Sub limits apply to parts of the cover such as investigation cost
- ! Different retentions may apply for different covers
- ! You have specific obligations that must be met to retain full compensation if a loss occur
- ! No cover is provided in relations to potential sanction violations



#### Where am I covered?

- ✓ Worldwide if not otherwise stated in the policy schedule



#### What are my obligations?

You need to provide information relating circumstances that are of obvious relevance to the risk assessment, e.g. changes to insured activity, new companies acquired during the policy period etc.

In a complete and true way, answer the questions in the proposal form, if applicable.

You need to pay premium in accordance to the terms stipulated in the agreement.

Upon becoming aware of the occurrence of an insured event, then you shall immediately notify Zurich thereof. It's important that you provide Zurich with information and conduct investigations which may be relevant to the assessment and investigation of the insured event.

You shall also, to a reasonable extent, keep documents or documentation, which may be relevant to the investigation of an insured event relating to claim.



### **When and how do I pay?**

If no specific agreement is made, you need to pay the premium on annual basis according to the invoice provided by Zurich, in order to obtain insurance cover the premium shall be paid 30 days from issuance of the invoice.



### **When does the cover start and end?**

If not otherwise stated in the insurance policy, the policy incept at 00.00 the date specified as inception date in the policy. The insurance cover claims made during the annual policy period stated in the insurance policy.



### **How do I cancel the contract?**

You are entitled to terminate the insurance in accordance with the agreed wording.

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