

COMPREHENSIVE CRIME

What is Covered?

The following is GUIDE ONLY, for full particulars including Defined Terms, Exclusions and Conditions, reference must be made to the current Policy Wording

INSURING AGREEMENTS:

- A. Loss of or damage to **Money, Securities, or Property** resulting directly from **Theft** by an **Employee** whether acting alone or in collusion with others.
- B. Loss of **Money** or **Securities** resulting directly from **Robbery** or **Safe Burglary**.
- C. Loss of **Money, Securities** or **Property** resulting directly from **Extortion**.
- D. Loss resulting directly from **Forgery** or alteration of cheques, drafts, promissory notes, or similar written promises, orders, or directions to pay a sum certain in money that are:
 - (1) Made or drawn by or drawn upon the **Insured**;
 - (2) Made or drawn by one acting as the **Insured's** agent; or that purport to have been so made or drawn.
- E. Loss of or damage to **Money, Securities** or **Property** resulting directly from **Computer Fraud**, or **Computer Violation (excluding Phishing)** committed solely by a **Third Party**.
- F. Loss of **Money** or **Securities** contained in a **Transfer Account** at a **Financial Institution** resulting directly from **Funds Transfer Fraud** committed solely by a **Third Party** but this shall not include loss resulting directly or indirectly from an **Employee** transferring **Money** from an account of the **Insured** or controlled by the **Insured** through use of the **Insured's** proprietary **Computer Systems**, or where the **Employee** acts in good faith and in reliance upon fraudulent instructions received from a **Third Party** purporting to be either an **Employee** or a legitimate party (or agent of a legitimate party) to a transaction involving the **Insured** and the transfer of funds by the **Insured**.
- G. Subject to the Sub-Limit set forth in Item 6 the **Schedule – SOCIAL ENGINEERING FRAUD COVERAGE**:
Loss resulting directly from an **Employee** transferring **Money** from an account of the **Insured** or controlled by the **Insured** through use of the **Insured's** proprietary **Computer Systems**, where the **Employee** acts:
 - (1) in good faith; and
 - (2) in reliance uponfraudulent instructions received from a **Third Party** purporting to be either an **Employee** or a legitimate party (or agent of a legitimate party) to a transaction involving the **Insured** and the transfer of **Money** or **Property** by the **Insured**.

H. Solely in respect of loss covered by Insuring Agreements A-G and provided such loss exceeds the retention stated in the **Schedule**, the **Insurer** also agrees to pay costs incurred by the **Insured** in relation to the following items, but only with the **Insurer's** prior written consent:

(i) **Data costs**

reconstituting **Data** lost resulting directly from a **Theft**.

(ii) **Extent of loss costs**

outside accountants or auditors required to establish the extent of a loss, provided the loss to which such costs relate is covered under this **Policy**;

(iii) **Property damage costs**

replacement or repair cost to **Property** as a direct result of **Robbery** or **Safe Burglary** giving rise to a loss covered by this **Policy**.

AVAILABLE POLICY LIMITS:

AUD\$5,000,000 any one claim and in the aggregate / Social Engineering Fraud to AUD\$500,000 Sub-Limit

EXCLUDED INDUSTRIES:

- Cannabis
- Adult Entertainment
- Gambling
- Crypto Exposure

Contact

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