HAMILTON

Commercial Crime Insurance

Protect your assets. Preserve trust.

What is Commercial Crime Insurance?

Commercial Crime insurance protects organizations from direct financial loss caused by theft, fraud, and dishonest acts – whether committed by employees or external parties. These losses are often excluded or severely limited under standard property or liability policies.

Key coverage triggers

- Employee Dishonesty / Fidelity
- ERISA Fraud of Dishonesty
- Social Engineering & Funds Transfer Fraud
- Computer Fraud
- Forgery or Alteration
- Money & Securities Theft
- Client Property or Funds (where applicable)

Why Commercial Crime coverage matters

- Financial Protection – Crime losses impact cash flow immediately and can materially affect the balance sheet
- Rising Fraud Exposure – Sophisticated impersonation and wire fraud schemes continue to increase, even for organizations with strong internal controls
- Closes Critical Coverage Gaps – Crime insurance addresses direct theft of funds often excluded under property and cyber liability policies
- Stakeholder & Fiduciary Confidence – Signals financial discipline to lenders, investors, boards, and regulators

Real-world examples

- Trusted employee diverts funds over an extended period
- Fraudulent wire instructions lead to unrecoverable fund transfers
- Spoofed executive email authorizes unauthorized payment
- Mishandling of client funds results in financial loss

About Hamilton Select

Hamilton Select is Hamilton's primary carrier for whole-sale focused, domestically placed US excess and surplus lines ("E&S") business.

A.M. Best Rated **A (Excellent)**

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