

Commercial Crime Insurance



Protect your business against employee fraud, forgery, and third-party crime losses.

Protect it!



Contact Us

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WHO NEEDS IT

- ❖ Corporates with large employee strength or handling cash
- ❖ BFSI sector (banks, NBFCs, insurance, mutual funds)
- ❖ IT & BPO firms
- ❖ Warehousing, logistics, and courier companies
- ❖ Fintech and digital payment operators



Corporates with large employee strength



BFSI sector



IT & BPO firms



Warehousing, logistics, and courier companies



Fintech and digital payment operators

WHAT DOES IT COVERS



Employee dishonesty

Theft, embezzlement, forgery, or fraud by permanent employees



Third-party crime

Theft, fraud, or deception by non-employees (vendors, contractors, etc.)



Forgery or alteration

Forgery of cheques, bills, drafts, etc.



Fund transfer fraud

Fraudulent electronic instructions causing financial loss



Computer fraud / hacking

Unauthorized access to systems resulting in loss



Counterfeit currency

Acceptance of forged notes, negotiable instruments



Premises & transit theft

Money/securities stolen from office or during transit

Policy Overview:

Feature	Details
Policy Name	Commercial Crime Insurance
Target Segment	Large corporations, NBFCs, banks, service companies, fintechs, logistics firms
Type	Claims-made basis (or discovery basis in some cases)
Period	Annual (with optional discovery period extension)

Major Exclusions:

- ✓ Loss due to poor internal controls or system errors
- ✓ Known dishonest employees not terminated
- ✓ Cyber extortion (covered under Cyber Insurance)
- ✓ Inventory shortage without supporting evidence
- ✓ War, terrorism, nuclear risks
- ✓ Consequential or indirect loss

Optional Extensions:

- ✓ Social engineering fraud (email deception scams)
- ✓ Extended discovery period (up to 12–24 months)
- ✓ Coverage for outsourced staff and temporary employees
- ✓ Reputational risk management costs
- ✓ Loss outside India (multinational cover)