



# Policy Changes for Commercial Crime Coverage



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RSA	INTACT INSURANCE		
Form Title	Form Title	Broadening of Coverage +	Possible Reductions of Coverage -
<b>Comprehensive Dishonesty, Disappearance and Destruction (D0000)</b>	<b>Crime 1.0 (111.1)</b> <b>Crime 2.0 (111.2)</b>	Coverage under Employee Dishonesty is provided for loss to customer's clients by an act committed by the customer's employees.	Option for Employee Dishonesty – Form B which is a limit provided per employee in the event of any fraudulent or dishonest act committed by such employee is no longer available.
		Coverage under Money Orders and Counterfeit Paper Currency Coverage is no longer restricted to paper currency only.	
		Forgery and Altercation coverage includes coverage for the forgery of any written instrument required in connection with a credit card and automated teller card forgery as well as the theft of automated teller cards.	
		Coverage is now provided for: <b>a)</b> Computer Fraud <b>b)</b> Funds Transfer Fraud <b>c)</b> Professional Fees <b>d)</b> Medical Expenses <b>e)</b> Computer Data Restoration	
		Basis of Valuation for the following is: <b>a)</b> Money is face value <b>b)</b> Securities is market value	
		The Exclusion for Gift Cards has an exception for the first \$1,000 of any loss or damage insured.	

This is only a summary of changes that may affect your coverage. Please refer to your contract for more details.

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<b>Customers Interest Bond Coverage</b> (D0044)	<b>Crime 1.0</b> (111.1) or <b>Crime 2.0</b> (111.2)		Fraudulent or dishonest acts committed by the insured are no longer covered, only the acts of the insured's employees with regards to third party money, securities or other property.
			Employee dishonesty coverage outside of Canada or the United States of America is now limited to 90 days.
<b>Agreement II and III - Reduction in Limit of Insurance</b> (D0042)	<b>Reduction in amount of insurance - Theft, Robbery or Burglary - Closed premises</b> (111.3)	Reduction to the limit of insurance while the premises are closed for business does not apply if money or securities are kept within a class 2 safe or better.	
<b>Agreement XI - Identity Theft</b> (D0064)			Identity Theft will no longer be covered.
<b>Agreement II and III - Medical Expenses</b> (D0061)	<b>Crime 2.0</b> (111.2)	Automatically included in Intact Insurance Crime wording, eliminating the need for an additional endorsement.	Medical Expenses will now share a blanket limit with three other extensions.
		Expenses are per occurrence, therefore are no longer subject to an aggregate limit.	
		Coverage now includes mental health and counselling services.	

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