

# Commercial Crime Insurance and Financial Institution Fidelity Bonding



A.M. Best rating of A+ (Superior), FSC XV



## Smart coverage to maximize your security and protect your business assets

Nationwide's Crime and Fidelity coverage is designed to protect your company from loss of money, securities, or other property resulting from fraud events, including computer crime and funds transfer fraud resulting in loss of assets.

Our expertise allows us to get creative and provide solutions that help protect your business assets from internal and external fraud and crime. Policyholders have access to an experienced claims team and loss prevention services.

### STRENGTH

We are Nationwide®, a Fortune 100 company with more than 16 million policies in force and an A.M. Best rating of A+ (Superior), FSC XV.

### RESPONSIVENESS

We respond to our clients rapidly. We've been in the business long enough to know that when it comes to commercial crime/fidelity bond loss, fast action is extremely important.

Nationwide provides 24/7 claims notice support and will put together a highly experienced claims team to get the matter resolved as quickly as possible..

### DYNAMIC PROBLEM SOLVERS

Our expertise allows us to get creative. Our relationships allow us to understand the specialty liability needs of your business. The result: unique insurance products and an analytical approach unrivaled by any other firm.

### CRIME

#### Primary Scope of Coverage

- Most recent state-of-the-art Commercial Crime Forms based on ISO
- \$15 million limits available. Up to \$25 million total on a program when needed
- Paper listed with the U.S. Treasury
- Financial strength ratings consistently Superior A+ XV

### FINANCIAL INSTITUTIONS FIDELITY

#### Primary Scope of Coverage

- Most recent state-of-the-art Financial Institution Fidelity Bond Forms based on The Surety & Fidelity Association of America (SFAA), including a new Computer Crime Policy
- Banks, Insurance Companies, Securities Brokers and Dealers, Asset Managers, Finance Companies, REITS, Credit Unions
- \$15 million limits available. Up to \$25 million on a program when needed, including on ERISA Bonds
- Paper listed with the U.S. Treasury
- Financial strength ratings consistently Superior A+ XV



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## EXCESS SCOPE OF COVERAGE

- Follows primary policy, but no broader than the most restrictive underlying insurance policy
- No exclusions, subject to underwriting
- Policy will not drop down due to exhaustion of sublimits, but will recognize payment of sublimits
  - Can be amended to drop down excess of sublimits
- Follows the underlying policy, designated as “Followed Policy,” for key terms such as:
  - Cancellation
  - Discovery period
  - Notice of claims
- Short policy form—only two pages in length

## Contact

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