



## Fidelity Insurance

Fidelity Insurance is one of the specialized offerings provided under GCAN's Executive & Management Liability line of products.

In recent years, it's become clear that white-collar crime is a significant threat to Canadian corporations. Employee fraud, theft, and embezzlement are increasingly common occurrences that can go on for years with huge financial consequences when finally discovered. While internal processes and controls provide a company with a line of defense, fidelity insurance can add a layer of solid protection.

GCAN's Fidelity Insurance is our response to this growing threat. Our comprehensive coverage offers a number of optional features that can be customized to suit a company's particular needs. Our highly skilled underwriters and claims specialists have extensive experience in commercial and financial institution fidelity and are backed by the financial strength of GCAN Insurance Company.

### Product Features and Benefits

- blanket coverage for full-time and part-time employees
- temporary personnel covered while providing services at the direction of the insured
- coverage for employee theft, whether identified or not
- employee definition may be expanded to include:
  - directors, trustees, non-compensated officers, and
  - others providing service to the insured on the insured's premises
- optional coverage's offered:
  - computer fraud
  - funds transfer fraud
  - incoming cheque forgery
  - worldwide coverage
  - monoline coverage



- dedicated underwriting team with specialists in commercial fidelity and financial accounts fidelity underwriting

### Capacity

Up to \$10,000,000

### Industry Sectors

- retail operations, including grocers, supermarkets, specialty stores, department stores
- restaurants (all types, multi-location)
- hospitality risks (hotel/motel)
- inventory intensive risks (all types)
- casinos
- entertainment risks, including theatres, bowling alleys
- trucking firms
- distribution/wholesale operations
- manufacturing risks
- governmental agencies
- not-for-profit entities
- law firms
- financial accounts of all types and sizes, including:
  - depository institutions
  - commercial and life insurance companies
  - mortgage brokers and bankers

### Policy Forms Available

- commercial Crime
- financial Institution Bonds #14, 24 and 25
- excess Bond Policy

### Financial Rating

A.M. Best (A: Excellent)

### Contacts

David Melhuish  
416 682-5314  
dmelhuish@gcan.ca

Ian Fraser  
416 682-5344  
ifraser@gcan.ca

Contact your local underwriter or regional manager.

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