Commercial Crime

COVERAGE

- Employee Dishonesty
- Computer Fraud
- Extortion
- Fraudulent Transfer Instructions

THE NEED

Commercial Crime is estimated to cost the South African economy billions of Rands annually. Year on year statistics show an upward trend in the number of commercial crimes reported. A growing risk, never has it been more important for companies to protect themselves against direct financial loss as a result of theft and fraud.

AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW
Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.
33 Glenhove Road, Melrose Estate, 2196. Telephone: 011 778 9140, E-mail: camargue@camargueum.co.za, Website: **www.camargueum.co.za**.

UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at **Lloyd's**

Bryte Insurance Company Limited
A Fairfax Company Co. Reg.
No. 1965/006764/06
FSP (17703)

Compass Insurance Company Limited
Co. Reg. No. 1994/003010/06
FSP (12148)

Camargue | Commercial Crime

REDEFINING THE **BOUNDARIES** OF **RISK MANAGEMENT**, **NOW** AND INTO THE **FUTURE**

THE SOLUTION

Camargue stands firm in the belief that traditional Fidelity Guarantee polices do not provide sufficient protection from the diverse array of risks faced by the commercial environment, which include employee fraud, embezzlement, corruption, money laundering, computer fraud and extortion. Camargue's Commercial Crime product offers a comprehensive cover solution.

Please refer to the **Risk Management Brochure** for more information.

VALUE-ADDED SERVICES

Camargue's unique M3 approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of valueadded risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced in a commercial environment.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Private Arbitration Service:** Offered through TOKISO Dispute Settlement - this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation.
- **Fraud Risk Survey:** A forensic investigator examines a company's internal control systems (designed to safeguard assets) to identify any weakness and to determine whether anyone in the company has exploited these weaknesses and that may result in commercial crime being committed against the business.
- **Legal Support:** Contract vetting and management.
- **Crisis Communication & PR:** Public relations support and media disaster management.
- **SecurityVue Cyber Scan (SCS):** SecurityVue is a non-intrusive external scan of your internet-facing application and software. It evaluates your exposed attack surface and identifies potential security issues that can lead to a successful cyber-attack. The scan identifies the most critical issues and removes any unnecessary noise.
- **Account Verification:** Bank Account verification for large payments.