CHUBB®

The ForeFront Portfolio® – Crime Insurance
Your Business. Insured.



With financial crimes becoming increasingly sophisticated, business owner's policies (BOP) may leave clients at risk, exposing significant gaps that can lead to unanticipated losses.

Crime Risks: Real & Rising

The ForeFront Portfolio® (TFP) Crime Insurance insures private companies, not-for-profit, and healthcare organizations against the risk of theft and embezzlement from trusted employees and unscrupulous outsiders. Consider these all-too-common attacks and the impact on businesses:

The Risk Is Real

Social Engineering Fraud coverage for claims involving criminals impersonating your suppliers, customers, and trusted employees.	Acting on an email that appears to be from a long-time vendor, an employee redirects the vendor's payment to a new bank. The company later realizes the employee fell victim to social engineering fraud.	**Loss of more than $100,000. No recovery from the bank or the supplier.**
Employee Theft coverage for claims involving dishonest employees, including temporary and contracted workers.	A payroll clerk located overseas manipulates records and writes additional payroll checks to herself over a period of 18 months.	**Loss of more than $350,000. No recovery from the employee as the money is spent on luxury travel and personal services.**
Client Theft coverage for claims involving theft of a client's money or physical property by an employee.	A call center representative employee is responsible for processing returns for clients of the Insured. The employee exploits a weakness in the software and pays off their own credit card using chargebacks, effectively stealing from the client.	**Loss of more than $500,000.**
Funds Transfer Fraud coverage for losses from fraudulent electronic funds transfers that are unreimbursed by the Insured's bank.	The chief financial officer (CFO) receives a phone call purportedly from the company's bank advising of potential fraud. The caller instructs the CFO to reset the company's password using a link provided by the fraudulent party acting as the bank. Unknowingly, the CFO provides the caller account credentials and the multi-factor authentication code allowing them to steal from the company's account.	**Loss of over $1 million with no recovery from the bank.**

Online Ease

The ForeFront Portfolio® is available on Chubb Marketplace, a platform that provides a personalized digital experience to quote, bind, and issue. The Chubb Marketplace target underwriting appetite are organizations with less than 500 employees and $100 million in revenues.

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.- based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

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