



A perfect partner for a
less-than-perfect world.™

WHOLESALE

Private and Non-Profit Primary and Excess

A (Excellent) AM Best Rating
A+ (Strong) Fitch Rating

D&O/EPL/Fiduciary/Crime

Product Offerings

- Directors and Officers, Employment Practices, Fiduciary, and Crime
- Lead Side A and Side A DIC

Limits

- Shared or Separate
- Primary capacity up to \$5 million
- Excess capacity up to \$10 million

Target Industries

- Tailored terms and conditions on a risk-specific basis
- Target true middle-market risks (greater than \$25 million in revenue)
- Consider opportunistic placements that are post-claim, post-M&A, etc.
- Entertain a broad range of industries, including BioTech, education (K-12 and higher ed), energy, healthcare, HOAs, hospitality, real estate, retail, technology, and much more
- Excluded classes: non-U.S. domiciled risks, cannabis-related, cryptocurrency, ICO's, or Blockchain

Key Contact

Salvatore Collura

SVP, Head of Private and Non-Profit
salvatore.collura@ascotgroup.com
(347) 702-1570

Coverage Features

- Two paper companies: Ascot Insurance Company and Ascot Specialty Insurance Company
- Admitted and Non-Admitted capabilities
- Geographic Scope: all 50 states, Washington D.C., and the U.S. Virgin Islands
- Duty to Defend (Loss Discovered for Crime)
- Stand-Alone or Blended Coverage
- Primary sub-limits available include but are not limited to regulatory, antitrust, wage & hour, immigration, workplace violence, etc.
- Industry-specific primary endorsements available for healthcare and education including ELL (Educators Legal Liability) coverage
- Follow-form excess policy with drop-down sub-limits
- Top-heavy excess limit consideration on a risk-specific basis
- Social engineering fraud with limits up to \$250,000. Higher limits are available on an individually underwritten basis

Ascot Differentiator

- Wholesale-only distribution
- Highly experienced and skilled underwriters
- Decisive, quick turnaround time
- Provide broker solutions for hard-to-place risks
- Ability to manuscript and provide creative coverage solutions where applicable
- Exceptional claims support
- EPL risk management services branded with Littler Mendelson under Ascot EPLShield™



The information contained herein is intended for informational purposes only. Statements of coverage availability and scope are general in nature, subject to change and underwriting of any individual risk, and provide no guaranty or warranty of coverage, express or implied. Products and services are offered through insurance company affiliates within the Ascot Group. Not all products and services are available in every jurisdiction, and some may be available in the United States only on a surplus line basis through licensed surplus line brokers. The precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. California Surplus Lines License: Ascot General Insurance Agency, Inc. License#: 0K61371.

ascotgroup.com



Commercial Crime

Primary and Excess

From theft and forgery to social engineering and employee fraud, companies across various industries and regions face a wide array of crime-related risks. Ascot's Commercial Crime Insurance policy helps protect companies against the rapidly evolving crime landscape, including theft and dishonest acts committed by employees or outside bad actors such as hackers and imposters. Ascot differentiates itself through a wholesale-only distribution model and a team of highly experienced and skilled risk professionals who provide decisive and quick turnaround times and exceptional claims support.

A (Excellent) AM Best Rating
A+ (Strong) Fitch Rating

Product Offerings

- Employee Theft
- ERISA Fidelity Bond
- Employee Theft of Clients' Property
- Forgery or Alteration
- Inside the Premises
- In Transit
- Computer Fraud
- Funds Transfer Fraud
- Social Engineering Fraud
- Credit, Debit, or Charge Card Fraud
- Money Orders and Counterfeit Currency
- Personal Accounts Protection – Forgery or Alteration & Identity Fraud Reimbursement

Target Industries

- Education
- Energy
- Healthcare Organizations
- Homeowner and Condominium Associations
- Lodging and Accommodations
- Professional Services
- Real Estate
- Retail
- Technology

Key Contacts

Gia Gervase

AVP, Management Liability - Crime
gia.gervase@ascotgroup.com
(312) 239-3680

Salvatore Collura

SVP, Head of Private and Non-Profit
salvatore.collura@ascotgroup.com
(347) 702-1570

Coverage Features

- Admitted and Non-Admitted capabilities
- Loss Discovered policy form
- Primary sub-limits available include (but not limited to) computer data restoration expense, computer investigation & investigation expenses, and personal accounts protection for executives
- Ability to offer stand-alone employee theft of clients' property coverage on a contract-specific or blanket basis
- Coverage for employee theft caused by all classes of employees, including independent contractors, with no identified employee or police notification requirement
- Social engineering fraud with limits up to \$250,000. Higher limits are available on an individually underwritten basis
- Follow-form excess policy with drop-down sub-limits
- Automatic coverage for subsidiaries and joint ventures
- Worldwide coverage

Customer Profile

Commercial risks of all sizes are eligible including:

- Privately held companies
- Non-profit entities
- Publicly traded companies

Limits

- Primary capacity up to \$5 million
- Excess capacity up to \$10 million



Social Engineering Fraud

Ascot's Social Engineering Fraud coverage offers protection against financial losses resulting from schemes like phishing, pretexting, spear phishing, or any other deceptive confidence trick. These types of schemes involve the impersonation of trusted business partners or employees through email, telephone, text message, or other electronic communication methods. Due to rapid advancements in criminal tactics and technology, organizations face greater exposure to social engineering schemes, contributing to a notable increase in the frequency and severity of such losses.

A (Excellent) AM Best Rating
A+ (Strong) Fitch Rating

What is Social Engineering Fraud

- Social engineering fraud encompasses various schemes employed by criminals to manipulate and exploit individuals' trust with the intent of obtaining money, securities or confidential information that facilitates subsequent criminal activities.

Social Engineering Fraud Examples:

- A criminal hacker gains access to a company's email system after an employee clicks a suspicious link. The criminal then impersonates the employee, providing the payroll department with new direct-deposit information, rerouting the employee's salary to their own account.
- An imposter pretending to be a trusted client of the company tricks an employee who is authorized to make payments into using a new fraudulent bank account for payment.
- A fraudster impersonates a CFO, by voice or email, and instructs an employee to make an immediate payment transfer of \$400,000 to a fake vendor account set up by the fraudster.

Coverage Features

- Broad policy language with no call-back verification requirement in the base form
- Ability to include "Other Property" coverage
- Offered as a separate Insuring Agreement as part of Ascot's Commercial Crime Insurance Policy
- Per occurrence limit, no annual aggregate applies
- Broad parameters of who the fraudster can purport to be: vendor/supplier, client/customer, or employee/executive
- Coverage can be offered on a primary or excess basis
- Easy application process

Limits

- Limits up to \$250,000. Higher limits are available on an individually underwritten basis

Key Contacts

Gia Gervase

AVP, Management Liability - Crime
gia.gervase@ascotgroup.com
(312) 239-3680

Salvatore Collura

SVP, Head of Private and Non-Profit
salvatore.collura@ascotgroup.com
(347) 702-1570



The information contained herein is intended for informational purposes only. Statements of coverage availability and scope are general in nature, subject to change and underwriting of any individual risk, and provide no guaranty or warranty of coverage, express or implied. Products and services are offered through insurance company affiliates within the Ascot Group. Not all products and services are available in every jurisdiction, and some may be available in the United States only on a surplus line basis through licensed surplus line brokers. The precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. California Surplus Lines License: Ascot General Insurance Agency, Inc. License ascotgroup.com #: 0K61371.