



# HIGHLIGHT SHEET

## FINANCIAL INSTITUTION BOND - FORM NO. 25

### FORM TF25E.001 (03/06)

The Form 25 is utilized for all types of insurance companies, whether Life, General, Mutuals and Cooperatives. Fidelity insurance offers companies protection against losses they may incur as a result of fraudulent acts by individuals. Traditionally, fidelity (crime) insured businesses for loss caused by the dishonest acts of its employees. Although traditionally focused on the internal element of risk, coverage is often extended to include circumstances involving computer systems fraud, or other forms of fraud perpetrated by outside parties.

Trisura has specific forms that provide coverage on a per loss basis (no annual aggregate), meaning there is an automatic renewable limit of liability in the event of a full limit loss. For regulated financial institutions, Trisura offers a full suite of Financial Institution Bonds, which acknowledge and address specific regulatory requirements.

### Coverage Highlights

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- Per loss limit of liability wording
- Expanded definition of employee:
  - consultants, including contracted retirees
  - guest students
  - temporary employees hired through placement firms
  - trainees compensated with public funds
  - elected officials, whether compensated or not
  - electronic data processing service operators
  - directors and trustees of employee benefit plans
- 60 day coverage for former employees
- Employee of one insured considered employee of another insured
- Automatic coverage for newly created offices and subsidiaries
- Automatic coverage, at no additional cost, for newly acquired subsidiaries, when less than 50% of the consolidated assets and less than 25% of the consolidated number of employees
- Worldwide counterfeit currency coverage
- Coverage for redemption of Canada Savings Bonds
- In transit coverage for shipments using any transportation company, including courier services
- Coverage extends to uncertificated securities
- Broad definition of property
- Coverage for all property of clients held by the insured in any capacity
- Coverage extends to all employee benefit plans
- 60 days notice of cancellation / 15 days in the event of non-payment of premium
- Worldwide territory

## Available Extensions

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- Computer Systems Fraud Coverage
- Telefacsimile Transfer Fraud Coverage
- Voice Initiated Transfer Fraud Coverage
- Extortion – Threats to Persons
- Extortion – Threats to property
- Agent Coverage
- Audit Expense Coverage
- Mail Coverage – available by Rider or stand-alone Companion Policy
- Full Computer Crime Policy for Financial Institutions
- Lost Document Bonds – Waiver of Premiums
- Excess Securities Coverage

## About Trisura

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**Trisura Guarantee Insurance Company** is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

## The Trisura Advantage

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At Trisura we offer:

- **Expertise** – many years of experience in underwriting and claims handling in the fidelity line of business
- **Solutions** – we will take time to meet with clients in order to better understand the risk profile associated with their business
- **Flexibility** – a willingness to look at new companies and classes of business others shy away from
- **Customization** – we will tailor the bond to each individual risk profile
- **Options** – we will consider extensions of the coverage for the appropriate risk in order to address the needs of the client

For more information and to download our application forms please visit our website at [www.trisura.com](http://www.trisura.com)

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.