



HIGHLIGHT SHEET

COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION BOND FORM T3DE.001 (03/06)

The Comprehensive Dishonesty, Disappearance and Destruction Bond (3D Bond) is utilized by all types of regulated and non-regulated commercial entities and various business services. Often these clients feel they will never have a fidelity loss. The reality is, even the best internal controls and compliance procedures cannot fully protect against the criminal element. Once a loss is discovered, the original amount rarely shows the true magnitude of the fraud. Something which may initially appear to be in the neighbourhood of \$25,000 may be far greater. Upon investigating the loss, it is often discovered that the fraud took place over a number of years, equating to an amount many times the original estimate. Suddenly, the loss which the company thought was small enough to write off as an expense becomes catastrophic in nature, sometimes even leading to bankruptcy.

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.

Coverage Highlights

- 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 20% of the consolidated employees and assets
- Coverage for unidentifiable employees
- 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
- 60 day discovery period

Available Extensions

- Computer Fraud Coverage
- Credit Card Forgery Coverage
- Extortion – Threats to Persons
- Audit Expense
- Multi-Year Capabilities

About Trisura

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

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

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.