

Fraud SafeGuard®

Fraud...an Ongoing Challenge

An investment advisor manipulates approximately 14,000 victims in the largest recorded Ponzi scheme. Investors' losses are estimated at \$50 billion.

A prominent financier and three of his companies are charged by the Securities and Exchange Commission with orchestrating a fraudulent investment scheme centering on an \$8 billion CD program.

A lawyer is charged with multiple frauds arising from some \$380 million his firm allegedly swindled from hedge funds and other investors purchasing fictional promissory notes.

These are just some examples of publicized schemes, however criminals are constantly devising new tactics to deceive unsuspecting victims out of millions of dollars annually. Technology is making their quest all the easier. In 2009 alone, consumers lost an all-time-high \$559.7 million to Internet fraud – ranging from phony auctions to identity theft.¹

Combating fraud is an ongoing challenge. Fortunately, the specialists at Chartis have a solution with Fraud SafeGuard®.

Fraud SafeGuard is a single insurance policy that protects you and your family against personal financial losses resulting from a wide range of fraud, embezzlement, or theft incidents – whether the crime is perpetrated by a trusted advisor in your hometown, or a computer hacker an ocean away.

Features & Benefits

Fraud SafeGuard provides:

- Coverage for fraud losses the insured suffers at the hands of known or unknown perpetrators, including:
 - professional caregivers
 - financial advisors or accountants
 - lawyers
 - business associates
 - contractors
 - individuals with fiduciary responsibility
 - domestic employees
 - fraudulent marketers
 - identity thieves

Coverage for losses of all types of assets, including money, securities, jewelry, collectibles, and personal property.

- Up to \$200,000 in protection, for a premium as low as \$70 annually

The Threats Are Omnipresent ... and Evermore Sophisticated

¹ Coverage for personal property removed from your home is available by endorsement.

What puts you at risk?

Checking and saving accounts. If your checkbook, debit card, or bankcard Personal Identification Number is compromised, your account can be depleted.

Credit card or Internet transactions. Criminals accessing your personal banking information can make unauthorized purchases in your name and leave your credit in ruin.

Personal property. Caregivers and other domestic service providers can remove the valuables from your home without breaching security.

“Paper” financial assets. Your 401(k) savings, stocks and bonds and safety deposit boxes can be compromised by individuals you trust with fiduciary responsibility to oversee them.

Charitable donations. Scammers may prey on your generosity, soliciting donations to false charities to fund criminal lifestyles.

Did you know?

Fraud plots continue to evolve. Common schemes include:

Phishing – when the criminal claims in an email to be a legitimate enterprise in an attempt to scam you into surrendering private information they will use to steal your identity and your assets.

Vishing is a form of phishing, where instead of people receiving an email trying to lure them into giving personal information, the criminal uses a phone call, either live or automated, to attack the bank or credit union customer and get critical

Fraud SafeGuard is provided by the Identity Theft and Fraud Group of Chartis, a leader in solutions for the fraud risks confronting consumers and businesses worldwide. Our state-of-the-art products and services enable consumers and businesses to manage and mitigate identity theft, fraud, malicious computer viruses, and credit-card system related liabilities.

To learn more about Fraud SafeGuard, call 1.866.434.3572, email executiveliability@chartisinsurance.com, or visit www.chartisinsurance.com.

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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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