



CRIME AND CIVIL LIABILITY

WHAT CAN THE POLICY COVER?

SECTION 1: CRIME

Indemnifies the client against direct financial loss caused by:

- Dishonest or fraudulent acts of any employee
- Theft of, or damage to the interior office by vandalism or damage to contents within the premises
- Theft of, or damage occurring to property whilst in transit
- Costs and expenses incurred for the verification and or reconstitution and removal of electronic computer instructions
- Forged signature or alteration of documents, securities, telephone banking transfers, faxes, internet transactions or mobile phone banking
- Counterfeit currency, extortion, computer crime or virus damage



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SECTION 2: CIVIL LIABILITY

Indemnity for the insured's civil liability to third parties for any claim (and agreed defence costs) demanding the payment of compensatory damages caused by:

- A negligent act, error or omission arising out of the ordinary course of business
- A dishonest, fraudulent, malicious or criminal act or omission on the part of any employee
- The negligent breach of any statute (by any regulator, award of any arbitrator or professional body)
- Defamation, libel, slander or injurious falsehood arising out of the ordinary course of business



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The content of this Fact Sheet is for information purposes only and merely aims at providing a summary of the product. In the case of discrepancy, the content of the relevant policy documents will prevail. Each risk is separately analysed and assessed and some covers mentioned in this Fact Sheet may not be included in your policy. Please refer to your policy and schedule or contact your intermediary to confirm the cover that is available to you.