



CRIME & FIDELITY INSURANCE

In today's commercial landscape, businesses face escalating fraud risks — from traditional theft to sophisticated cybercrime and social engineering. These threats can affect any organization, regardless of size or industry.

5%

In 2024 alone, fraud is projected to cost businesses 5% of their annual revenue on average.

Managing the complexities of fraud risk requires more than internal expertise — it demands a trusted partner. That's where Lockton comes in. Our tailored crime and fidelity insurance programs help protect your assets and balance sheet from fraud-related losses, empowering you to focus on what matters most: driving your business forward with confidence.

What is crime & fidelity insurance?

Crime and fidelity insurance protects businesses from financial losses caused by crimes like theft, fraud, forgery, and embezzlement by employees or third parties. The policy will typically cover crime-related financial losses of cash, securities, and property.

Who needs to purchase crime & fidelity insurance?

Crime poses a significant threat to organizations across all sectors, whether they are nonprofit, private, or public entities. Small businesses are particularly at risk, as limited resources often hinder their ability to implement robust fraud prevention, safety measures, and auditing procedures. While financial institutions are frequently mandated to carry a financial institution bond, crime insurance serves as an essential safeguard for businesses of any size or industry.

Regardless of regulatory requirements, investing in crime insurance can provide critical protection against the growing threats of fraud and dishonesty.



Types of crime & fidelity claims include:

- Employee theft.
- Forgery or alteration of negotiable instruments.
- Inside the premises (theft of money or property from the insured's premises).
- Outside the premises (money, securities, and covered property in transit).
- Computer fraud (theft of money, securities, and covered property resulting from fraudulent access to the insured's computer system).
- Counterfeit currency and money orders.
- Social engineering (also known as "impersonation fraud," which includes customer, vendor, and employee impersonation schemes).

Lockton at a glance

As the world's largest privately held, independent insurance broker, we don't cater to shareholders or have external investors, unlike all our peers. This means we answer to the only voice that matters: yours.

This independence allows us to create a partnership with you where every interaction, decision, and solution is solely focused on your business risk needs.

65,000+

CLIENTS WORLDWIDE

96%

CLIENT RETENTION

14%

ORGANIC
GLOBAL GROWTH

\$71B+

PREMIUM VOLUME
WORLDWIDE

135+

OFFICES WORLDWIDE

16

CONSECUTIVE YEARS AS
BEST PLACES TO WORK

Crime in the headlines

Social engineering fraud, or impersonation fraud, is a growing concern for businesses. Instead of targeting systems, cybercriminals target and aim to exploit a critical vulnerability:

EMPLOYEES.

By posing as vendors, customers, or colleagues, criminals trick employees into redirecting funds to them. While individual losses from social engineering fraud may be relatively small, they can accumulate into significant financial damage. According to IC3, cybercrime — including social engineering fraud — has resulted in an estimated

\$12.5 BILLION IN LOSSES.

GET IN TOUCH

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