Who we are

Commercial Crime Concepts (C³) offers protection to the Insured (Employer) against fraud, theft and dishonesty committed by their employees, where the Insured suffers a financial loss as a result of these actions and the employees have benefited financially.

Differentiators:

• Franchise option - when the loss exceeds the franchise amount the loss will be paid in full without any deductions, as opposed to the traditional deductible option
• Investigation fees - C³ will investigate any incident which may give rise to a claim
• Dedicated commercial crime insurer
• Traditional commercial crime cover
• Contractual penalties - sub limited to 15% of the limit of indemnity chosen
• Legal fees
• Prescription period - 2 years
• Extended discovery period
• Clear, concise English and easy to read
• Free employee screening

We are able to offer indications which are subject to the completion of a commercial crime proposal form with just the following basic information:

• Name of the insured
• Business description
• Total number of employees employed by the Insured
• Limit of indemnity
• Loss history for the past 5 years
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