



Fidelity / Crime Division

## **Specialized Products**

Offers tailored products to meet customers' specialized needs



## Specialized Products

**Specialized products are available to provide coverage for the following:**

- Security Guards
- Check Cashers
- Native American Businesses
- Telephone Fraud
- Program Business

**We entertain programs for various classes of business and tailor products to meet our customers' needs.**

- Coverage Highlights
- Coverage is available with limits in excess of \$30 million and deductibles to fit the exposure.
- Employee Dishonesty
- Forgery or Alteration
- Theft, Disappearance and Destruction
- Computer Fraud
- Funds Transfer Fraud
- Kidnap, Ransom and Extortion



## Casinos

The gaming industry has an enormous turnover of money and chips on a daily basis making it more susceptible to loss. From the blackjack table to the sports book to the accounting operations, vast amounts of money and chips pass through the hands of countless employees and guests. Employees and patrons still commit fraud against casinos despite extensive security measures.

Gaming risks have many of the same exposures as other businesses and are susceptible to vendor fraud, payroll schemes and computer fraud.

### **Coverage also considered, but not limited to:**

- Casinos
- Native American Gaming
- Race Track Betting
- Gaming Boats
- Lotteries





## Our Approach to Gaming

Great American has been a leader in the gaming industry since 1995. We offer a stable market with fair and comprehensive underwriting standards, competitive pricing and outstanding loss control and claims service.

We offer products and services for every aspect of a casino's cash handling operations. Great American uses a well-respected loss control firm to perform security surveys of customers' operations. We provide recommendations to our customers regarding ways they can improve security and reduce the operational risks of their gaming facilities.

- Potential Gaming Industry Exposures:
- Theft of property, cash or chips
- Accounting
- Vendor fraud
- Computer fraud and funds transfer fraud

## **Kidnap, Ransom & Extortion**

Every year, thousands of people are kidnapped for ransom worldwide. Abductions can occur anywhere and at any time; no one is immune. A kidnapping may well be the most traumatic event in the lives of victims, their families and their friends. The costs – physical, emotional and economic – can be devastating.

All manufacturers are potentially vulnerable to a threat of product extortion. A threat of this kind could potentially be economically disastrous for any business.

Great American Insurance Group provides specialized protection against crimes of kidnap and extortion, when a demand for ransom is a condition of negotiation.

### **Advantages of a Great American Kidnap, Ransom & Extortion policy are as follows:**

- Limits of liability up to \$65 million
- Customized coverage can be written for a corporation or individuals
- Infant abduction coverage is also available for hospitals and daycares
- \$0 deductible
- Coverage is provided for worldwide territories – no countries are excluded
- Coverage includes the services of Control Risks, the industry's most experienced crisis response team
- Our policy provides unlimited fees and expenses for the services of Control Risks
- Broad definition of insured with the ability to tailor coverage to meet the insured's specific needs
- Tailored coverage for hospitals, banks, academic institutions and houses of worship

## Who's at Risk?

- Domestic firms with foreign travel patterns
- Businesses manufacturing a product
- Corporations with overseas contract work
- Students at schools and universities traveling abroad
- Wealthy individuals or families
- Multinational expatriates with foreign operations
- Establishments dependent upon public access such as concert halls, casinos, shopping malls and amusement parks.
- Domestic companies with travel within the U.S.

## Covered Losses May Include:

- Ransoms
- Loss of ransom in transit
- Legal liability and defense costs
- Personal accident as a result of kidnapping or intended kidnapping
- Fees and expenses of response consultant
- Malicious tampering, product extortion
- Additional expenses
- Endorsements Available:
- Loss of Earnings
- Product Loss
- Computer Virus B/I
- Emergency Political Repatriation
- Threat Response



## About Control Risks

Great American Insurance Group's Fidelity / Crime Division has secured the services of Control Risks, the industry's recognized leader and most experienced response team. Under the term of a Great American Kidnap, Ransom & Extortion policy, Control Risks will provide the immediate support of a fully-trained, experienced consultant to assist claimants. Control Risks provides advisory services during crisis events and assists in negotiations with extortionists and kidnappers. Control Risks has 32 locations worldwide to serve our policyholders.

### Control Risks Professionals

- Advise on the best method of resolution.
- Act as the liaison with local authorities.
- Advise on media, corporate, governmental and family relations.
- Provide objective analysis of threats, anticipate threats.
- Advise on measures to rehabilitate victims after release.

### Control Risks offers services designed to prevent kidnapping incidents from occurring, including:

- Detailed analysis of given country.
- Advice on all aspects of personal security and awareness.
- Surveys of building and premises to analyze physical security (locks, alarms, CCTV) and procedural security (access control, deliveries).
- Provide, train and/or evaluate personal bodyguards.
- Defensive driver training.





## **Security Guards**

Security guard companies operate in a variety of industries, including retail, medical, business and warehouses. Each of these settings bring unique risks and exposures that require careful consideration and expertise in providing the right coverage. With Great American's Fidelity / Crime Division, you will find peace of mind with specialized protection tailored to fit your specific need.

## **Check Cashers**

Check cashers handle a significant amount of cash, checks and money orders on a daily basis. Many are open 24 hours a day, which significantly increases the risk of loss. Fidelity / Crime coverage helps to protect these businesses from losses involving employee dishonesty, forgery and outside theft.

## **About Great American**

Great American Insurance Group's roots go back to 1873 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and fixed-indexed annuities in the retail, financial institutions and education markets. Great American Insurance Company has received an "A" (Excellent) or higher rating from the AM Best Company for over 110 years (most recent rating affirmed "A+" (Superior) December 3, 2021). The members of the Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), also based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange under the symbol AFG.





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GAIG.com

Protecting hundreds of  
niche industries with **expert**  
**insurance** solutions.

Great American  
Insurance Company

**110<sup>+</sup>** years with an **A** or better  
rating by AM Best

AM Best rating affirmed December 3, 2021. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC. © 2022 Great American Insurance Company. All rights reserved. 4589-FIC-2 (02/22)