

## **CRIME INSURANCE POLICY SUMMARY**

### **1. What is covered**

Theft of money or securities by employees or other employee theft

Premises coverage - includes loss or damage as a result of robbery, safe burglary, etc.

Transit coverage - destruction, disappearance or wrongful abstraction of money or security while being conveyed by an employee or armored motor vehicle company

Depositors forgery coverage

Credit card and computer fraud by a third party coverage

Money order and counterfeit currency coverage

Computer theft and funds transfer fraud coverage

### **2. Deductible**

Internal deductibles are assessed on a case by case basis.

### **3. Who is covered**

University of Victoria and subsidiaries; University Club; Island Pacific Institute Foundation; UVic Foundation; UVic Board of Pension Trustees; U.S. Foundation for UVic, UVic Hong Kong Foundation.

### **4. What is not covered**

Student or employee groups having funds in bank accounts outside of the university, or these groups having funds physically held in areas on campus. These funds are not considered university funds.

Losses from authorized or unauthorized trading of money, securities or property

The cost of reproducing information contained in any lost or damaged manuscripts, records, accounts, etc.

Expenses incurred in establishing the existence or the amount of the loss

Worldwide

Last updated: March 31, 2014