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Employee Theft Coverage

"Employee theft" can happen in many scenarios. Padding an expense account, forging a receipt, taking or [redirecting product](#), cash, or supplies are smaller infractions that may only occur a few times or even just once. Systemic theft, include falsifying vendors or customers, [fake \(or dead or retired\) employees drawing a salary](#), or large scale theft of materials or cash, can go on over weeks, months, or years.

According to this article in *Psychology Today*, one way to reduce employee theft may be to simply take [the thrill out of it](#).



Fidelity/Crime from Travelers covers employers for direct loss as well as identity fraud reimbursement and reasonable claim expenses. Travelers has also put together a very brief video (under two minutes!) to help explain it. Watch "[Fidelity and Crime - Demystify Management Liability](#)" now and feel free to share this message with your clients.

Fidelity Crime can be obtained singly or as part of **Wrap+ for Executive Liability for Private Companies**. You can pick and choose the coverages your client needs and leave off what they don't. In the future you can add new or drop old coverages as needed.

Click the links below to learn more about available options, access highlight and sell sheets, and more:

- [Directors and Officers Liability Insurance](#)
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- [CyberRisk](#)
- [Kidnap and Ransom](#)
- [Identity Fraud Expense Reimbursement](#)

As part of the coverage, your clients receive access to **Risk Management Plus+ Online**[®], a one-stop resource that provides a comprehensive set of tools to help protect their organization from costly litigation. To learn more, visit www.rmplusonline.com.

To access the Wrap+, log into [Big "I" Markets](#) and select Wrap+ products from the commercial product listing.

Please note that the Community Homeowners Associations and Healthcare Organization are not currently available through Big "I" Markets.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.