



## COMMERCIAL CRIME BINDABLE QUOTE

Since 1982, Ian H. Graham Insurance (IHG) has been a national leader in providing high quality insurance products to Community Associations. **We are pleased to provide this bindable Crime Insurance quote to our existing D&O policyholders not currently purchasing this valuable coverage. This quote is being offered to those insured associations who:**

- Have had no losses in the past 3-years
- Have fewer than 5 individuals authorized to handle funds
- Are professionally managed
- Are not located in CA, MA, MN or NY

If you wish to purchase coverage but do not meet these qualifications or are looking for alternate limits/deductibles, please contact our underwriting team for additional assistance.

**If you wish to bind coverage, please complete the “Applicant Association Information” section below and have the quote signed by an authorized representative of the Association. Once completed, this quote can be emailed to your regular IHG Underwriter or [info@ihginsurance.com](mailto:info@ihginsurance.com). Once received, coverage will be added to your Insured’s existing D&O policy and invoiced separately.**

Insuring Agreement A: Fidelity Coverage	Deductible (Per Claim)	OPTION 1 – Limit (Per Loss)	OPTION 2 – Limit (Per Loss)
A. Fidelity Coverage			
1. Employee Theft	\$1,000	\$100,000	\$200,000
2. Client Money/Property (while in Association’s Care, Custody or Control)	\$1,000	\$25,000	\$25,000
3. ERISA Plan	\$0	\$100,000	\$200,000
<b>Total Premium for Insuring Agreement A. Fidelity Coverage (Employee Theft):</b>		<b>\$287</b>	<b>\$366</b>

Optional Insuring Agreements B, C, D, E and Coverage Extensions:	Deductible (Per Claim)	OPTION 3 – Limit (Per Loss)	OPTION 4 – Limit (Per Loss)
B. Forgery or Alteration Coverage	\$1,000	\$100,000	\$200,000
C. Inside and Outside Premises Coverage			
1. Money or Securities (Theft, Disappearance & Destruction)	N/A	\$100,000	\$200,000
2. Property (Loss or Damage from Robbery or Safe Burglary)	N/A	\$100,000	\$200,000
3. Damage to Premises (from Robbery or Safe Burglary)	N/A	\$100,000	\$200,000
D. Transfer Coverage			
1. Computer Transfer Fraud	\$1,000	\$100,000	\$200,000
2. Funds Transfer Fraud	\$1,000	\$100,000	\$200,000
3. Social Engineering Fraud	\$1,000	\$100,000	\$100,000
E. Counterfeit Coverage	N/A	\$250,000	\$250,000

Commercial Crime Coverage Part – Coverage Extensions	Deductible (Per Claim)	Sublimit of Limit	Sublimit of Limit
1. Proof of Loss Costs Sublimit	See applicable insuring agreement	\$5,000	\$5,000
2. Computer Restoration Costs Sublimit	See applicable insuring agreement	\$25,000	\$25,000
3. Record Recovery Costs Sublimit	See applicable insuring agreement	\$25,000	\$25,000
<b>Total Premium for Insuring Agreement A, B, C, D, E and Coverage Extensions:</b>		<b>\$388</b>	<b>\$490</b>

*Policy Forms and Endorsements provided at request.*

To bind, confirm there have been no losses in the past 3-years and has fewer than 5 individuals authorized to handle funds. If the association does not meet these requirements, email the IHG underwriting team to discuss further: [info@ihginsurance.com](mailto:info@ihginsurance.com)

**Applicant Association Information:**

- Insured Name: \_\_\_\_\_
- D&O Policy Number: \_\_\_\_\_
- Have there been any Crime losses in the past 3-years.  Yes  No
- Fewer than 5 individuals handle association funds (Property Manager = 1):  Yes  No

**Please Bind:**

- OPTION 1: \$287.00**     **OPTION 2: \$366.00**     **OPTION 3: \$388.00**     **OPTION 4: \$490.00**

\*Quote is not applicable for Insureds in CA, MA, MN, NY.

With my signature below, I confirm the order of the Crime Insurance policy at the limit above.  
Please send me the policy and invoice.

Date: \_\_\_\_\_ By: \_\_\_\_\_  
*Authorized Association Representative* *Print Name & Title*

Submitting Broker Name: \_\_\_\_\_ Contact: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Broker is properly licensed to produce this insurance?  Yes  No



In Step with  
Community  
Associations

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