TRAVELERS

Financial Institution Bond

TOP 5 REASONS YOUR BUSINESS NEEDS COVERAGE

1 The typical organization loses **5 percent of its revenues** to fraud each year. *

2 The average loss caused by employee dishonesty is $140,000 with **one in every five cases reporting a loss of at least $1M.***

3 Financial Insitution Bond coverage provides an important backstop against the actions of a thieving employee, **protecting your balance sheet, your assets and your stakeholders' investment.**

4 Background checks, even when they are used, are of little help to employers to mitigate fraud.* **Most occupational fraudsters are first-time offenders with clean employment histories.**

5 **Technological advances can be both good and bad.** Increased ease of doing business can leave businesses exposed to new and complex funds transfer fraud and computer fraud threats.

Travelers Financial Institution Bond coverage offers multiple insuring agreements to provide protection for exposures such as loss from forgery or alteration, loss of money and securities and reimbursement for claim expenses. Additionally, funds transfer fraud and computer fraud are threats that every organization must consider. Travelers offers coverage that can provide protection against many of these complex and unique perils.

*Association of Certified Fraud Examiners 2012 Report to the Nations

Available through the *SelectOne+*® suite of products

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