



Camargue

Specialised Liability Management

COMMERCIAL CRIME

**COMMERCIAL CRIME
& CYBER RISKS**

KNOWLEDGE IS NOT INTELLIGENCE
**IN SEARCHING FOR THE TRUTH
BE READY FOR THE UNEXPECTED**

COVERAGE

- Employee Dishonesty
- Computer Fraud
- Extortion
- Contractual Penalties
- Fraudulent Transfer Instructions

THE NEED

Commercial Crime is estimated to cost the South African economy billions of Rands annually. Year on year statistics show an upward trend in the number of commercial crimes reported. A growing risk, never has it been more important for companies to protect themselves against direct financial loss as a result of theft and fraud.

THE SOLUTION

Camargue stands firm in the belief that traditional Fidelity Guarantee policies do not provide sufficient protection from the diverse array of risks faced by the commercial environment, which include employee fraud, embezzlement, corruption, money laundering, computer fraud, extortion and contractual penalties. Camargue's Commercial Crime product offers a comprehensive cover solution.

THE POWER OF KNOWLEDGE

AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW
Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.
33 Glenhove Road, Melrose Estate, 2196. Postnet Suite 250, Private Bag X4, Bedfordview 2008
Telephone: 011 778 9140, Facsimile: 011 778 9199, E-mail: camargue@camargueum.co.za, Website: www.camargueum.co.za

Underwritten by certain underwriters at Lloyds, Compass Insurance Company Limited and Bryte Insurance Company Limited

REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced in a commercial environment.

RISK MANAGEMENT SERVICES INCLUDED IN POLICY COVER:

- **No Proposal Forms Required**
All risks that generate a gross premium of R30,000 or more are surveyed. Copies of the survey are supplied to the Insured to facilitate the management of risks through the identification of any weak points within an operation.
- **Whistleblowing Hotline Service**
Every Insured has access to the Camargue fraud and theft hotline, which provides employees with a means to safely and anonymously report criminal activities. Intended to act as a deterrent to any potential thieves, a reward of R25,000 is also payable for useful information that leads to a successful prosecution. Whistleblowing posters, for onsite utilisation, are also freely available to the Insured.
- **Private Arbitration Service:**
Offered through TOKISO Dispute Settlement - this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation.
- **Risk Management Hotline:**
Risk management advice is available to every Insured and lines manned during office hours, such as advice on how to decrease the risk of loss in relation to their stock or monetary functions.
- **Bank Account verification for large payments**
- **Fraud Risk Survey**
- **Web services:**
<http://www.camargueum.co.za/download/popi-guide>

Please refer to the Risk Management Brochure for more information



THE POWER OF KNOWLEDGE

AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW
Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.
33 Glenhove Road, Melrose Estate, 2196. Postnet Suite 250, Private Bag X4, Bedfordview 2008
Telephone: 011 778 9140, Facsimile: 011 778 9199, E-mail: camargue@camargueum.co.za, Website: www.camargueum.co.za

Underwritten by certain underwriters at Lloyds, Compass Insurance Company Limited and Bryte Insurance Company Limited