

FIDELITY INSURANCE

Product Information

This policy covers against any direct pecuniary loss you may sustain through act(s) of dishonesty by your employee(s) such as act(s) of forgery, embezzlement, larceny or fraudulent conversion.

Flexible Coverage

• Individual Policy

This policy can be insured where one employee is covered by name for a stated amount.

• Collective Policy

This policy incorporates a schedule containing the names and duties of guaranteed individuals. The amount of guarantee as set against of guarantee is set against each name in the schedule.

Benefits

- A dedicated Grand Guardian team at your service.
- Hassle-free application, premium payment and claim process.
- Flexibility in coverage and premium contributions.
- The compensation is payable up to the total amount of money stolen by the employee of the company or the total amount of loss incurred by the insured.

Note: Right of Recovery by the Insurer

The insurer can pursue the employee to attempt the recovery of the stolen money or goods.

Insured Period

The policy period is for a year, with a choice of renewal upon the maturity of the policy.

Premium

1.0% on sum insured for government enterprises and bank.
2.0% on sum insured for private owned enterprises and companies.

Payment Method

Premium can be made by lump sum payment.

How to Apply?

- Contact Grand Guardian office or any Grand Guardian agent.
- The agent will guide you through the form submission and application.

How to Claim?

When loss occurs, the insured personal shall:

- Report to the police.
- Report to the insurer in writing immediately.

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