



LOC:29.763N/-95.363W  
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Y: 0.0003  
Z: 0.0002  
A> 23°  
P> 12°  
XY 0.223 0.234  
YZ 0.432 0.321



[ΔSYS]::EVT\_ID=HX472

FLD\_ZONE:HX3

LOC:61.507°N

INS\_EXP:HIGH

# Inigo Crime Excess

[INIGOINSURANCE.COM](http://INIGOINSURANCE.COM)



# Inigo Crime Excess



## WHAT'S NEW?

The US bond market is underserved by the traditional bond policies currently on offer. Financial Crime seems to take a backseat in priority to the liability covers and as such has not benefited from a modern product to suit the threats of the modern world. At Inigo, we strive to be innovative whilst at the same time recognising the importance of longstanding

relationships when it comes to insurance. It is with these two things in mind that we have created the ICE policy. The ICE policy is an excess DIC/DIL policy designed to sit excess of the traditional US bond policies, providing top up cover for the standard Crime clauses, whilst dropping down to cover social engineering fraud losses and digital asset losses from the primary.

## ADDITIONAL COVERAGES

Ground up Social Engineering cover

Optional Digital Asset cover from primary

Additional limit for the standard bond clauses

## BENEFITS

- **DIC/DIL** excess layer with broader cover to include Social Engineering Fraud cover for the full layer limit
- **Social Engineering** cover is untested/unverified
- **Optional inclusion** of Digital Asset loss from primary
- **Allows the insured** to retain consistency of their primary carrier
- **Insured** is able to keep their battle tested Crime forms without having to understand a new policy wording
- **Lloyd's Security and Capacity** – financial strength of AA
- **Global Licensing** - Lloyd's license provides significant worldwide coverage
- **Market leading Claims handling**



**91%** of businesses experience social engineering attempts

Limits Offered USD 10M

Attachment Primary / Excess

Territory Focus on USA and Canada but able to deploy worldwide

## OUR UNDERWRITING TEAM



**Ed Whitworth**  
HEAD OF FINANCIAL LINES



**Jane Bennett**  
HEAD OF FINANCIAL INSTITUTIONS



**Adam Brown**  
SENIOR UNDERWRITER, FI



**Tom Falkner**  
UNDERWRITER, FI



**Nelly Dalton**  
ASSISTANT UNDERWRITER, FI



**Johnathan Adams**  
LEAD PRICING ACTUARY, FL

## OUR CLAIMS TEAM



**Steve Agutter**  
HEAD OF CLAIMS



**Yera Patel**  
HEAD OF FL & CWT CLAIMS, HEAD OF LEGAL



**Eleanor Simon**  
CLAIMS ANALYST



**Diane Lenkowsky**  
CLAIMS ANALYST



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CLAIMS ANALYST

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