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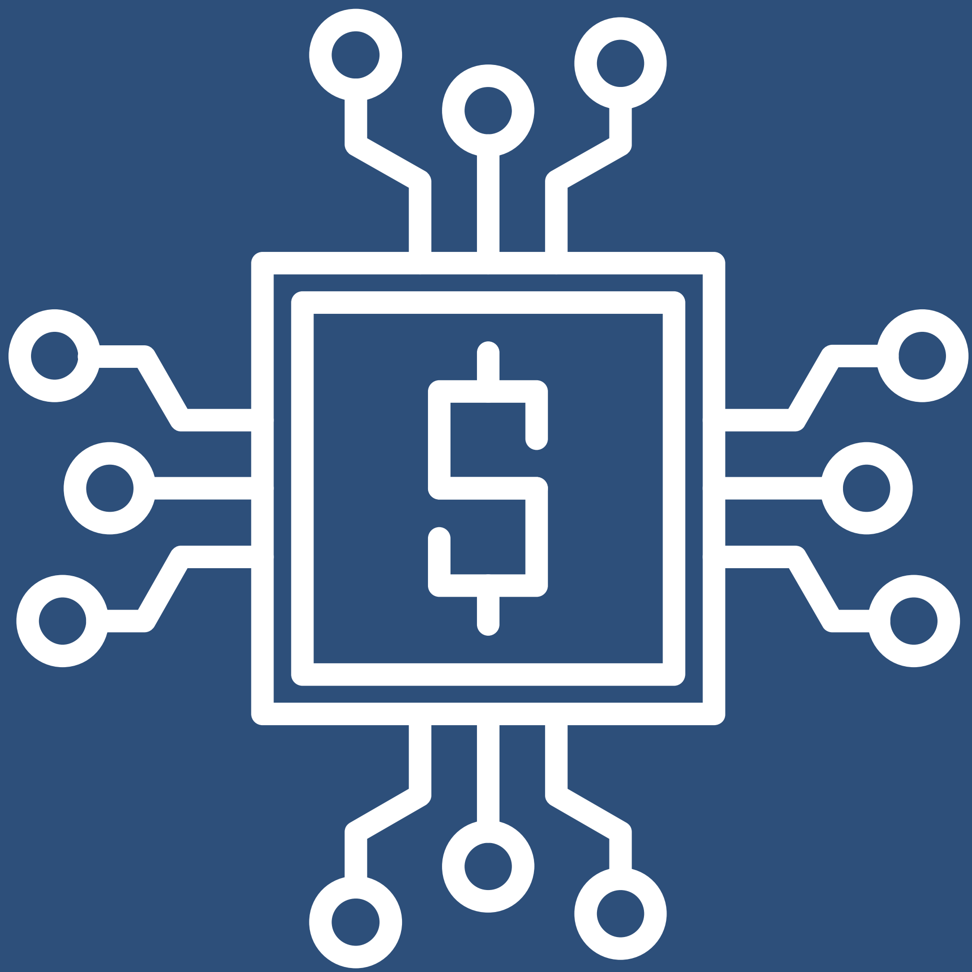

Fintech Fraud Where Cyber Stops and Crime Begins

Three fraud types. Two policies. One question: which one covers yours?

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Cyber: Breach Response and Business Interruption

Cyber covers losses arising from security incidents and data breaches.

- **Breach response, forensic investigation, and notification costs**
- **Business interruption from the security failure**
- **System recovery and remediation**

Responds when a breach causes the loss.

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Crime: Employee Dishonesty

Crime covers employee theft, embezzlement, and internal fraud schemes.

- **Employee dishonesty and theft of assets**
- **Forgery and unauthorized access by staff**
- **Direct loss of money or securities**

Responds when an employee perpetrates the theft.

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Social Engineering: Crime Coverage

Customer receives a deceptive message and voluntarily transfers funds.

Voluntary transfer triggered by deception

Falls under Crime insurance, not Cyber

Different trigger, different policy

This one belongs to Crime, not Cyber.

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Funds Transfer Fraud: Account Takeover

A customer's account is compromised. Fraudsters issue unauthorized payment instructions.

- **Account takeover often carved out of standard Crime**
- **Requires specific endorsement to be covered**
- **Needs explicit coverage language in your policy**

This exposure typically needs its own endorsement.

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Vendor Compromise: Third-Party Impersonation

A payment partner is impersonated. Fraudsters request fund transfers.

- **Third-party impersonation sits outside standard coverage**
- **Requires independent verification controls to prevent**
- **Often completely uninsured unless specifically addressed**

Policy language determines whether coverage applies.

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Know Where Your Coverage Sits

Three different policies. Three different triggers. Understanding where each applies prevents coverage surprises.

Continuum helps fintech providers understand where Cyber stops and Crime begins

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