

UNITED STATES FIRE INSURANCE COMPANY
PRIVATE COMPANY PLATINUM PROTECTION
CRIME COVERAGE PART

EXPLANATORY MEMO

United States Fire Insurance Company is submitting a newly created Crime Coverage Part intended to address the insurance needs of private companies and other entities by offering an array of standard Crime coverages, including: Employee Theft, Premises, In Transit, Forgery, Computer Fraud, Funds Transfer Fraud, Money Orders and Counterfeit Currency Fraud, Credit Card Fraud, Client, and Expense.

This filing includes a Crime Coverage Part Declarations, 15 optional endorsements and, if applicable, a state changes endorsement specific to the Crime Coverage Part. Please note that this Coverage Part will utilize the General Terms and Conditions and General Terms and Conditions Declarations filed and approved with our Private Company Platinum Protection filing, including any applicable state amendatory endorsement. As this is a newly created coverage part, there is no direct replacement of older Crime forms, as no such forms are currently available for use with this program; therefore, a side-by-side comparison is not applicable.

Also included is our countrywide Crime Coverage Rating Plan and, if applicable, state exception pages. In addition, our Private Company Platinum Protection General Rules have been updated to add the Crime Coverage Rating Plan. The General rules were approved in your state this year under Serff # is CRUM-134561029 and CDI# 25-1147.

The target audience is private entities. The product will be accessed through agents and brokers that represent the insured.

We are requesting the effective date to be 06/15/2026.