



A VL real life claim example

Fidelity/ Crime

Theft of Fuel

The Insured is a commercial cleaning company. Its contracts covered a wide geographical area. One of its employees, who did out of town work, was supplied with a company vehicle and a fuel card.

When the Insured received its end of month fuel bill it discovered that this employee had run up more than \$11,000 worth of diesel. When the employee was questioned, he initially claimed that the card had been stolen and used by "persons unknown". The Insured was able to establish through CCTV footage from several service stations that it was its employee who had been misusing the fuel card.

The matter was reported to the police. At which point the employee disappeared. The police found that he had been buying the fuel and on-selling it to relatives and friends.

The thief was duly arrested and charged with 12 offences including theft as a servant and sale of dangerous goods without a licence. He was convicted and VL paid the cost of the fuel to the Insured. Reparation is being made in the sum of \$65.00 per week.

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