



APPLICATION (Limits of \$1 million or less)

Name: (If more than one Insured, please attach a list) SIC Code: Agent: Agent Code: Address: City: State: Zip: Effective Date: Predominant Business Activity: Billing: Year Business Started: Annual Sales or Revenue: [] Installment [] Prepaid

DESIRED COVERAGE

If all six basic Insuring Agreements are desired at the same Limit:

or, if varying Limits or Insuring Agreements are desired:

- Insuring Agreement I: Employee Dishonesty
Insuring Agreement II: Forgery or Alteration
Insuring Agreement III: On Premises
Insuring Agreement IV: In Transit
Insuring Agreement V: Money Orders and Counterfeit Paper Currency
Insuring Agreement VI: Computer Fraud and Funds Transfer Fraud
Other:

LIMITS OF LIABILITY

\$
\$
\$
\$
\$
\$
\$

Deductible:\$

Prior Insurer: Limit: \$ Deductible: \$ Premium: \$

LOSS EXPERIENCE:

List all crime losses sustained during the last three years whether reimbursed or not. Check here if none []

Table with 3 columns: Date of Loss, Total Amount of Loss, Description of Loss and Corrective Action

Table with 4 columns: US/Canada, Other Countries, Total, and Number of Employees*/Locations

Companies that practice segregation of duties and perform background checks on new employees have a better opportunity to either prevent or detect employee dishonesty. Segregation of duties means that no single employee can control a process or transaction from beginning to end.

- 1. Are officer-shareholders active in the day to day operation of the business?
2. Do employees who reconcile the bank statement also :
3. Is a CPA involved in the applicant's financial reporting?
4. For new employees, are background checks which may include prior employment, criminal history or drug testing performed?

Please indicate maximum exposure for each location:

Table with 5 columns: Locations, Cash, Retail Checks, Credit Card Receipts and Non-retail Checks*, Is there a Safe? (Y or N)

*A non-retail check is a check presented to you and immediately endorsed "for deposit only" and then recorded in your accounting process so that it could be recreated if it were stolen, lost or destroyed.

Attention: Insureds in KY

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Date Signature Title

Attention: Insureds in AR, FL, KY, ME, MN, NJ, OH, and PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Attention: Insureds in DC:

It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Attention: Insureds in NY

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Attention: Insureds in CO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Attention: Insureds in TN and VA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Attention: Insureds in LA and NM

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Attention: Insureds in OK

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Attaches to all Applications