

# Wrap +® Private Company Small Business Multi-Coverage Application

Travelers Casualty and Surety Company of America

Travelers Casualty and Surety Company (only applicable in Guam, Puerto Rico, and the Virgin Islands)

### **IMPORTANT INSTRUCTIONS**

This Application will only be accepted for Privately held commercial companies with:

- 250 or fewer employees; and
- \$100 million or less in assets and \$100 million or less in revenues

This Application will not be accepted for Public Companies, Non Profit Organizations, Partnerships or Financial Institutions

## **NOTICE**

ALL LIABILITY COVERAGE PARTS FOR WHICH APPLICATION IS MADE APPLY, SUBJECT TO THEIR TERMS, ONLY TO CLAIMS FIRST MADE OR DEEMED MADE AGAINST INSUREDS DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. THE LIMIT OF LIABILITY AVAILABLE TO PAY LOSSES WILL BE REDUCED BY THE AMOUNTS INCURRED AS DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION AMOUNT. THE COMPANY HAS NO DUTY TO DEFEND ANY CLAIM UNLESS DUTY-TO-DEFEND COVERAGE IS SPECIFICALLY PROVIDED.

**Applicant** means all corporations, organizations or other entities, including subsidiaries, proposed for this insurance.

<ol> <li>State: ZIP Code: Year Applicant's business was at 2. Does the Applicant currently file, or does it anticipate filing in the next 6 months, any doct with the Securities and Exchange Commission or similar foreign authority regarding any equity or debt securities?</li> <li>Total number of full time and part time employees (including leased, seasonal and tempored). Total number of locations:</li></ol>	I.	APPLICANT INFO	PRMATION							
<ol> <li>State: ZIP Code: Year Applicant's business was at 2. Does the Applicant currently file, or does it anticipate filing in the next 6 months, any doct with the Securities and Exchange Commission or similar foreign authority regarding any equity or debt securities?</li> <li>Total number of full time and part time employees (including leased, seasonal and tempored). Total number of locations:</li></ol>	1.	Name of <b>Applicant</b> :								
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with the Securities and Exchange Commission or similar foreign authority regarding any equity or debt securities?  3. Total number of full time and part time employees (including leased, seasonal and temporate total number of locations:  5. Does the Applicant have any subsidiaries or control any other entity or organization for whe coverage is requested?  If Yes, please attach a description of operations, ownership, and tax status for each such of the second s		State:	ZIP Code:	Year <b>Applicant's</b> bus	iness was establishe	d:				
<ol> <li>Total number of locations:</li></ol>	2.	with the Securities and	d Exchange Commission or			Yes 🗌	No 🗌			
<ol> <li>Does the Applicant have any subsidiaries or control any other entity or organization for who coverage is requested?         If Yes, please attach a description of operations, ownership, and tax status for each such of the next 12 months the Applicant anticipates:         <ol> <li>Any actual or proposed merger, acquisition, or divestiture?</li> <li>A private placement of securities?</li> <li>Any violation of, or receipt of any amendment to, any debt covenant?</li> <li>Any reorganization or arrangement with creditors under federal or state law?</li> <li>If any of the questions 6. ae. above are answered Yes, please attach an explanation, incressential terms of the event, the arrangement, the impact on employee base and the surroll.</li> </ol> </li> <li>FINANCIAL INFORMATION</li> <li>Scope of financial statement preparation:</li> </ol>	3.	Total number of full time	ne and part time employees	s (including leased, seasonal a	and temporary):					
coverage is requested?  If Yes, please attach a description of operations, ownership, and tax status for each such of the Select Yes if either: (i) during the past 24 months the Applicant has experienced or (ii) during the next 12 months the Applicant anticipates:  a. Any actual or proposed merger, acquisition, or divestiture?  b. A private placement of securities?  c. Any branch, location, facility, office, or subsidiary closings, consolidations, or layoffs?  d. Any violation of, or receipt of any amendment to, any debt covenant?  e. Any reorganization or arrangement with creditors under federal or state law?  If any of the questions 6. ae. above are answered Yes, please attach an explanation, inclessential terms of the event, the arrangement, the impact on employee base and the surrous inclessential terms of the event, the arrangement, the impact on employee base and the surrous inclessential terms of the event, the arrangement, the impact on employee base and the surrous inclessential terms of the event, the arrangement, the impact on employee base and the surrous inclessential terms of the event, the arrangement in the impact on employee base and the surrous inclessential terms of the event, the arrangement in the impact on employee base and the surrous inclessential terms of the event, the arrangement in the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact on employee base and the surrous includes the impact of the impact on employee base and the surrous includes the impact	4.	Total number of location	ons:							
the next 12 months the <b>Applicant</b> anticipates:  a. Any actual or proposed merger, acquisition, or divestiture?  b. A private placement of securities?  c. Any branch, location, facility, office, or subsidiary closings, consolidations, or layoffs?  d. Any violation of, or receipt of any amendment to, any debt covenant?  e. Any reorganization or arrangement with creditors under federal or state law?  If any of the questions 6. ae. above are answered Yes, please attach an explanation, inclessential terms of the event, the arrangement, the impact on employee base and the surround.  II. FINANCIAL INFORMATION  1. Scope of financial statement preparation:	5.	coverage is requested	?	, , ,		Yes 🗌	No 🗌			
<ul> <li>b. A private placement of securities?</li> <li>c. Any branch, location, facility, office, or subsidiary closings, consolidations, or layoffs?</li> <li>d. Any violation of, or receipt of any amendment to, any debt covenant?</li> <li>e. Any reorganization or arrangement with creditors under federal or state law?  If any of the questions 6. ae. above are answered Yes, please attach an explanation, increasential terms of the event, the arrangement, the impact on employee base and the surround.</li> <li>II. FINANCIAL INFORMATION</li> <li>1. Scope of financial statement preparation:</li> </ul>	6.		Select Yes if either: (i) during the past 24 months the <b>Applicant</b> has experienced or (ii) during the next 12 months the <b>Applicant</b> anticipates:							
<ul> <li>c. Any branch, location, facility, office, or subsidiary closings, consolidations, or layoffs?</li> <li>d. Any violation of, or receipt of any amendment to, any debt covenant?</li> <li>e. Any reorganization or arrangement with creditors under federal or state law?</li> <li>If any of the questions 6. ae. above are answered Yes, please attach an explanation, incressential terms of the event, the arrangement, the impact on employee base and the surrout.</li> <li>II. FINANCIAL INFORMATION</li> <li>1. Scope of financial statement preparation:</li> </ul>		a. Any actual or prop	osed merger, acquisition, o	or divestiture?		Yes 🗌	No 🗌			
<ul> <li>d. Any violation of, or receipt of any amendment to, any debt covenant?</li> <li>e. Any reorganization or arrangement with creditors under federal or state law? If any of the questions 6. ae. above are answered Yes, please attach an explanation, inclusive essential terms of the event, the arrangement, the impact on employee base and the surrout. </li> <li>II. FINANCIAL INFORMATION</li> <li>1. Scope of financial statement preparation:</li> </ul>		b. A private placeme	nt of securities?			Yes 🗌	No 🗌			
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essential terms of the event, the arrangement, the impact on employee base and the surroul.  FINANCIAL INFORMATION  Scope of financial statement preparation:		e. Any reorganization	n or arrangement with credi	itors under federal or state law	<i>i</i> ?	Yes 🗌	No 🗌			
Scope of financial statement preparation:										
	II.	FINANCIAL INFO	RMATION							
Internal CPA Compilation CPA Review CPA CPA	1.	Scope of financial state	ement preparation:							
		Internal	CPA Compilation	CPA Review	CPA Audit 🗌	1	None 🗌			

Omit Question 2. if the Applicant is required to submit a separate financial statement as directed in the applicable Required Attachments section(s).

2. Complete the following chart providing the requested financial information:

Indicate the following as it relates to the Applicant's fiscal year end (FYE):  (Please indicate negative figures with "( )" or "-" as appropriate)	Most Recent FYE (Month/Year) (/)	Prior FYE (Month/Year) (/)
Current Assets	\$	\$
Total Assets	\$	\$
Current Liabilities	\$	\$
Long Term Debt	\$	\$
Retained Earnings (Accumulated Deficit/Fund Deficit)	\$	\$
Net Equity/Net Assets (Deficit Equity)	\$	\$
Revenues	\$	\$
Cash Flow from Operations	\$	\$
Net Income (Net Loss)	\$	\$

Current Liabilities				\$		\$		
Lo	ong Term Debt		\$		\$			
R	etained Earnings (Accumulated D	eficit/Fund Deficit)		\$		\$		
N	let Equity/Net Assets (Deficit Equit	ty)		\$		\$		
R	evenues			\$		\$		
С	ash Flow from Operations			\$		\$		
Ν	let Income (Net Loss)			\$		\$		
3.	Has any auditor issued a "going statements during the past 3 years" If Yes, please attach an explana	rs?	he <b>Appli</b> o	cant's financial			Yes 🗌	No 🗌
III.	CURRENT INSURANCE IN	FORMATION/REQUE	STED IN	ISURANCE TE	RMS			
	Liability Coverage	(A) Requested Limit		(B) age Currently rchased?	(C) Expiring Limit	9	(D) Expirin Retentic	
	Private Company Directors and Officers	\$	Yes	No 🗌	\$		\$	
	Employment Practices	\$	Yes	No 🗌	\$		\$	
	Fiduciary	\$	Yes	No 🗌	\$		\$	
Ex	piring insurer:		E	xpiring premium	ı: \$			
Da	te coverage first purchased:		R	equested effect	ive date:			
1.	If Liability Coverage is currently has been in place for less than 3				out			
	As of the date the <b>Applicant</b> firs person proposed for this insuran that reasonably could give rise to Coverage for which the <b>Applicant</b> If Yes, please attach an explana	ce aware of any fact, o a claim being made nt is applying?	circumsta	ance, situation,	event or act		Yes 🗌	No 🗌
2.	If Liability Coverage is not currer answer the following question:	ntly purchased as indic	cated in (	Column (B) abov	ve, please			
	Is the <b>Applicant</b> , or any person situation, event or act that reaso Liability Coverage for which the If Yes, please attach an explana	nably could give rise t  Applicant is applying	o a claim			,	Yes 🗌	No 🗌
3.	If the Requested Limit in Column answer the following question:	(A) exceeds the Exp	iring Limi	t in Column (C)	, please			
	Solely with respect to any higher proposed insurance, is the <b>Appl</b> any fact, circumstance, situation against them under the Liability (If Yes, please attach an explana	<b>icant</b> or any person p , event or act that reas Coverage for which th	roposed f sonably o	for this insurand ould give rise to	e aware of a claim		Yes 🗌	No 🗌

With respect to the information required to be disclosed in response to the questions above, the proposed insurance will not afford coverage for any claim arising from any fact, circumstance, situation, event or act about which any executive officer of the **Applicant** had knowledge prior to the issuance of the proposed policy, nor for any person or entity who knew of such fact, circumstance, situation, event or act prior to the issuance of the proposed policy.

Crime Coverage		Requested Limit Requested F			d Retention		
Fidelity: Employee Theft \$		\$		\$			
Fidelity: ERISA Fidelity \$				\$			
Fidelity: Employee Theft of Client Proper	ty	\$		\$			
Forgery or Alteration		\$		\$			
On Premises (Money, Securities and Oth	er Property)	\$		\$			
In Transit (Money, Securities and Other F	roperty)	\$		\$			
Money Orders and Counterfeit Money		\$		\$			
Computer Crime + Funds Transfer Fraud		\$		\$			
Kidnap and Ransom Coverage	Effec Da		Request Limit			equested Retention	
Yes No			\$		\$		
Identity Fraud Expense Reimbursement Coverage	Effec Da		Request Limit			lequested Retention	
Yes No No				0,000 <u> </u>	\$ 0 \$100	□ \$250 □	
Expiring insurer:			Expiring pre	mium:	\$		
Date coverage first purchased:		Rec	uested effective	date:			
IV. LOSS INFORMATION							
LIABILITY COVERAGES							
1. With respect to the Liability Coverages requested in this Application, has any person or entity proposed for this insurance been a party to, or subject of, any administrative or regulatory proceedings or civil or criminal charges, hearings, demands, or lawsuits during the past 3 years, whether or not insured, including any such matter involving securities, security holders, creditors, antitrust or fair trade law, copyright or patent law, ERISA, discrimination, harassment or employment-related matters?  Yes No If Yes, please attach a full explanation, including date, description, defense expenses and damages paid, status, whether there was insurance and any procedures implemented to avoid further claims.							
CRIME AND KIDNAP AND RANSOM CO	VERAGES						
2. Has the <b>Applicant</b> incurred any crime or kidnap and ransom related losses or incidents during the past 3 years?  If Yes, please attach a full explanation of the loss including date, description, status of the loss, amount of the loss and procedures implemented to avoid further losses.							
IDENTITY FRAUD EXPENSE REIMBURSEMENT COVERAGE							
3. Has the <b>Applicant</b> experienced, in the last 3 years, a data theft, data breach, or loss of employee, customer or member information?  If Yes please attach an explanation.  Yes No							
V. DIRECTORS AND OFFICERS LIA	ABILITY INFO	RMATION					
1. Is the <b>Applicant</b> 100% owned by a par If Yes, please identify parent company			, the	en skip to d	question :	Yes ☐ No 5.	

If Yes, skip to question 5.

2. Is the Applicant 100% owned by the Directors and/or Officers?

Yes 🗌 No 🗌

	Total Shares		Common		Preferred	Other	
Αι	ithorized						
Oı	utstanding						
Vo	ting Shares Outstanding						
	ting Shares Owned by Directors and Of irect and Beneficial)	ficers					
	ımber of Voting Shareholders						
	ere are multiple classes of stock, please Shares Held in Each Stock Class.	e attach a	a list. The list should in	clude	: Number of Sha	areholders and Number	
4.	List all shareholders that own greater th	nan 5% d	of any class of security:				
	Shareholder	(	Class of Security		% Owned	Director or Officer?	
					%	Yes 🗌 No 🗌	
					%	Yes 🗌 No 🗌	
	ere are more Shareholders, please attao luding voting and non-voting shares sep					-	
5.	Is any shareholder a trust that qualified ERISA or holds securities for the benefi If Yes, please attach most recent stock	it of emp	loyees?	nip Pl	an under	Yes ☐ No ☐	
6.	Have there been any changes in the Board of Directors or Senior Management of the <b>Applicant</b> within the past 3 years for reasons other than death or retirement? Yes \sum No [  If Yes, please attach an explanation.						
7.	Are there currently outstanding loans to If Yes, please attach an explanation.	any Dire	ector or Officer?			Yes 🗌 No 🗆	
VI.	REQUIRED ATTACHMENTS - DIF	RECTOR	RS AND OFFICERS LIA	BILI	ГҮ		
the	part of this Application, please submit to contain, are made a part of this Application colicant or are obtained by the Company	ation, wh	nether such documents	are p	hysically deliver		
•	Most recent annual financial statement if <b>Applicant</b> has been in business less			s, if lin	nit requested is	\$2,000,000 or greater, or	
•	Any Private Placement Memorandum o past year	r any do	cuments filed with the S	Securi	ties and Exchan	ge Commission in the	
•	Interim financial statement for Developr	nent Sta	ge companies				
VII.	EMPLOYMENT PRACTICES LIAB	BILITY IN	IFORMATION				
1.	Indicate the total number of:	As	of Application Date		F	Previous 12 Months	
	Full Time Employees*			_			
	Part Time Employees* * Include leased, seasonal, and tempora	ary empi	loyees.	_			
2.	Indicate the total number of employees <b>Applicant</b> employees:	for each	of the 5 states or fore	ign c	<i>ountries</i> with th	e greatest number of	
	State or Foreign	Country	<u>.</u>		Total Employ	<u>rees</u>	
	1)		_				
	2)						
	3)						
	4)						
	5)						

3.	Total number of union employees:						
4.	Total number of natural person indep	oendent cor	ntractors:				
5.	Total number of employees compen	sated: (a)	less than \$50,000 a	nnually?			
		(b)	greater than \$100,00	00 annually?			
6.	Number of employees involuntarily to ** Do not include terminations due to		(a) in the current year	ar: (b) i	n the prior year:		
7.	Is Human Resource personnel or en	nployment c	ounsel consulted pri	or to terminations?	Yes [	□ No □	
8.	Does the <b>Applicant</b> have written gui	delines, pol	icies or procedures r	elated to the following	g:		
	<ul> <li>a. Employment at Will?</li> <li>b. Discrimination?</li> <li>c. Sexual and Other Workplace Had. Equal Employment Opportunity?</li> <li>e. Disabled Employees and Reason</li> <li>f. Reporting, Investigating and Reson</li> </ul>	nable Accoi		Yes No No Yes No No Yes No Yes No Yes No Yes No Yes No Yes No			
9.	Are employees required to acknowle	dge receipt	of the above guideli	nes, policies and prod	cedures? Yes [	☐ No ☐	
10.	Has employment counsel reviewed t	he above g	uidelines, policies, ar	nd procedures?	Yes [	□ No □	
11.	Does the <b>Applicant</b> :						
	<ul><li>a. Utilize employment applications'</li><li>b. Document employee performance</li><li>c. Conduct human resources traini</li></ul>	ce?	ngement employees?	Yes  No   Yes  No   Yes  No			
12.	Does the <b>Applicant</b> have written pocustomers, clients, or other third par		ng employee conduc	t when dealing with	Yes [	□ No □	
13.	Does the <b>Applicant</b> have written po from customers, clients, or other thir				ation? Yes [	□ No □	
VIII	. REQUIRED ATTACHMENTS -	<b>EMPLOYM</b>	ENT PRACTICES L	IABILITY			
As part of this Application, please submit the following documents (these documents, and the representations and facts they contain, are made a part of this Application, whether such documents are physically delivered to the Company by the Applicant or are obtained by the Company from any public source, including the Internet):  Most recent annual financial statement, if policy limit requested is \$3,000,000 or greater  Construction Supplemental Application, if Applicant is a contractor  Downsizing Supplemental Application, if impact of Applicant layoffs is greater than 50 employees  IX. FIDUCIARY LIABILITY INFORMATION							
1.	Premium to be paid by:			Employe	er: 🗍 Trust o	r Plan:	
2.	Complete the chart for all plans for v	hich covera	age is requested.	, ,	_		
	Full Plan Name	*Plan Type	Current Asset Value	Latest FYE Annual Contributions	Current # of Participants	**Plan Status	
			\$	\$			
			\$	\$			
*P	lan Types: Defined Contributions ( Other (O) – Attach Exp		efined Benefit (DB)	ESOP (E) We	elfare Benefit Plan	(W)	
**	Plan Status: Active (A) Froz	en (F)	Sold (S)	Terminated (T)			

List any additional plans on a separate attachment.

3.	3. During the past 24 months has (or during the	next 12 months will) any plan for whi	ch coverage is req	uested:	
	a. Been (Be) amended in a way that will res	ult in the reduction of benefits?		Yes 🗌	No 🗌
	b. Been (Be) merged with another plan, tern	ninated or sold?		Yes 🗌	No 🗌
	c. Been (Be) the subject of an investigation	by the DOL, IRS, or any similar forei	gn agency?	Yes 🗌	No 🗌
	d. Filed (File) for an exemption from a prohil	oited transaction?		Yes 🗌	No 🗌
	e. Had (Have) any outstanding or delinquen	t contributions?		Yes 🗌	No 🗌
	If any of the questions 3. ae. above are answ disclosure and any relevant blackout periods.	vered Yes, attach an explanation det	ailing the implemer	ntation,	
Χ.	C. REQUIRED ATTACHMENTS – FIDUCIA	RY LIABILITY			
the	As part of this Application, please submit the foll hey contain, are made a part of this Application, Applicant or are obtained by the Company from a	whether such documents are physica	ally delivered to the		
•	<ul> <li>Sponsor financial statement if <b>Applicant</b> main Ownership Plan (ESOP)</li> </ul>	ntains a defined benefit, self-funded v	velfare plan, or an	Employee	∋ Stock
•	Plan financial statements for defined benefit p \$1,000,000	lans and self insured welfare plans, i	f limit requested is	greater th	nan
•	<ul> <li>Sponsor financial statement and plan financial greater than \$5,000,000</li> </ul>	I statements for each defined contrib	ution plan, if limit re	equested	is
•	<ul> <li>Employer Securities Supplemental Application in employer securities</li> </ul>	n, if any plan is an ESOP or if any oth	ner defined contribu	ution plan	invests
•	Most recent 5500's for all plans				
XI.	(I. CRIME INFORMATION				
1.	. Does someone other than the person respons	sible for reconciling bank accounts:			
	Make deposits? Yes  No  Make	e withdrawals? Yes <a> No</a> <a> No</a> <a> <a> <a> <a> <a> <a> <a> <a> <a> &lt;</a></a></a></a></a></a></a></a></a>	Sign checks?	Yes 🗌	No 🗌
2.	2. Is countersignature of checks required?			Yes 🗌	No 🗌
3.	3. Are all incoming checks stamped "for deposit	only" immediately upon receipt?		Yes 🗌	No 🗌
4.	4. Is segregation of duties practiced in the follow	ring areas:			
	Inventory management? Yes	☐ No ☐ Cash receipts?		Yes 🗌	No 🗌
	Vendor approval? Yes	☐ No ☐ Oversight of blank ch	eck stock?	Yes 🗌	No 🗌
	Purchase order approval and payment? Yes	☐ No ☐ Retail checks and cre	edit card receipts?	Yes	No 🗌
5.	5. Is a physical count of inventory conducted at	east annually?		Yes 🗌	No 🗌
6.	6. Are inventory records computerized?			Yes 🗌	No 🗌
7.	7. Indicate if you have or perform any of the follo	owing during the hiring process (chec	k all that apply):		
	☐ Prior employment verification ☐ Drug te	sting   Education verification	Credit history	☐ Crimina	l history
8.	3. Is there a software security system in place to employees, agents and outsiders?	detect fraudulent computer usage b	у	Yes 🗌	No 🗌
9.	<ol><li>Are passwords and access codes changed at</li></ol>	regular intervals and when users are	e terminated?	Yes 🗌	No 🗌
10.	10. Are EDP systems, programs, and procedures documented and tested?			Yes	No 🗌
11.	11. Is dual authorization required for all wire trans	ifers?	N/A 🗌	Yes	No 🗌

12.	Indicate any of the following	ng charact	teristics or	exposures	that apply to	your business ope	rations (ch	eck all tha	t apply):
	☐ Precious metals or gen☐ Warehousing operation			ged assets unit, portabl	of others e inventory	☐ Care, custody ☐ None applicat		of clients' p	oroperty
	If you checked any of the objective the control						quantify th	e exposur	re and
13.	Indicate the total amount of	of specifie	d property	INSIDE the	e premises fo	or all locations com	bined:		
	Cash \$	Retail (	Checks**	\$		Credit Card Rece	ipts \$		
14.	Indicate the total amount of premises for all locations of			being trans	sported by a	messenger OUTSI	DE the		
	Cash \$	Retail (	Checks**	\$		Credit Card Rece	ipts \$		
**	Retail Checks are only tho	se check	s that are a	accepted a	s immediate	payment for retail p	roducts or	services.	
XII.	. REQUIRED ATTACH	MENTS -	CRIME						
As	part of this Application, plea	ase subm	it the follow	wing docum	nents:				
•	Most recent annual financi	ial statem	ent, and C	PA Manag	ement Letter	, for limit requests	of \$5,000,0	00 or grea	ter
•	If coverage for Employee	Theft of C	lient Prope	erty is reque	ested, submi	t separate Third Pa	rty Crime A	Application	
•	For each additional entity the which includes the name, information does not constitute the same of th	descriptio	n of opera	itions, empl	oyee count a	and locations. <i>Impo</i>	ortant Note:		
•	Attach a list of all foreign lo	ocations i	ncluding a	description	of operation	ns and employee co	ount.		
XIII	I. KIDNAP AND RANSO	OM INFOR	RMATION						
1.	Are any operations to be in beverages or pharmaceuting of Yes, please attach an expension of the second of the sec	cals (inclu	uding tooth					Yes 🗌	No 🗌
2.	Does the <b>Applicant</b> own ounder this insurance that v						!	Yes 🗌	No 🗌
3.	Has the <b>Applicant</b> materially changed its operations (e.g., new products and services) in the past 12 months?  If Yes, please attach an explanation.						Yes 🗌	No □	
4.	Has the <b>Applicant</b> material travel outside the United S If Yes, please attach an expension of the street of the s	states in th	ne past 12		res as respe	cts employee		Yes 🗌	No □
5.	and the state of t						No □		
(	City and Country of Desti	nation	Number	r of Trips	Number	of Individuals	Average	Length o	f Trips
То	enter more information, ple	ase attac	h a separa	ite page to	the Applicati	on.			•
6.	6. Are there any permanent foreign locations of the <b>Applicant</b> (outside the United States and Canada)? Yes  No If Yes, please provide both the existing and anticipated foreign locations.								
	City and Country	Numl	per of Loc	ations	Туре	of Operation	Number	r of Emplo	oyees
То	enter more information, ple	ase attac	h a separa	ate page to	the Applicati	on.			
7.	Are steps taken to ensure United States?  If Yes, please attach an expension of the state of the			s safety wh	en traveling	outside the		Yes 🗌	No 🗌

8.	Are steps taken to ensure the safety of Insured Persons and Premises permanently located outside of the United States?  If Yes, please attach an explanation.	Yes □ No □			
ΧI	V. IDENTITY FRAUD EXPENSE REIMBURSEMENT INFORMATION				
1.	Does the <b>Applicant</b> maintain privacy policies pertaining to employee information?	Yes ☐ No ☐			
2.	Does the <b>Applicant</b> have loss prevention or loss mitigation protocols for addressing a potential information breach?	Yes ☐ No ☐			
	Contact Name:Email:Phone:				
X۱	V. COMPENSATION NOTICE				
	Important Notice Regarding Compensation Disclosure				
	For information about how Travelers compensates independent agents, brokers, or other insuranc visit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html	e producers, please			
	f you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us a Enterprise Development, One Tower Square, Hartford, CT 06183.	at Travelers,			
X۱	VI. FRAUD WARNINGS				
V	Attention: Insureds in Alabama, Arkansas, D.C., Maryland, New Mexico, and Rhode Island Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of who knowingly (or willfully in MD) presents false information in an application for insurance is guilt be subject to fines and confinement in prison.	of a loss or benefit or			
Attention: Insureds in Colorado  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.					
A	Attention: Insureds in Florida  Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a stat application containing any false, incomplete, or misleading information is guilty of a felony of the th				
ir ir s	Attention: Insureds in Kentucky, New Jersey, New York, Ohio, and Pennsylvania  Any person who knowingly and with intent to defraud any insurance company or other person finsurance or statement of claim containing any materially false information or conceals for the penformation concerning any fact material thereto commits a fraudulent insurance act, which is such person to criminal and civil penalties. (In New York, the civil penalty is not to exceed \$5,000) and the stated value of the claim for each such violation.)	urpose of misleading, a crime and subjects			
lt	Attention: Insureds in Louisiana, Maine, Tennessee, Virginia, and Washington t is a crime to knowingly provide false, incomplete, or misleading information to an insurance complete of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefit				
p	Attention: Insureds in Oregon  Any person who knowingly presents a false or fraudulent claim for payment of a loss or benearesents false information in an application for insurance may be guilty of a crime and may be confinement in prison.				

# Attention: Insureds in Puerto Rico

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

### XVII. SIGNATURE SECTION

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE (PRESIDENT, CEO, OR OTHER OFFICER ACCEPTABLE TO TRAVELERS) OF THE APPLICANT DECLARES THAT TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS SET FORTH IN THE ATTACHED TRAVELERS NEW BUSINESS OR RENEWAL APPLICATION FOR INSURANCE ARE TRUE AND COMPLETE AND MAY BE RELIED UPON BY TRAVELERS. IF THE INFORMATION IN ANY APPLICATION CHANGES PRIOR TO THE INCEPTION DATE OF THE POLICY, THE APPLICANT WILL NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY MODIFY OR WITHDRAW ANY OUTSTANDING QUOTATION. THE COMPANY IS AUTHORIZED TO MAKE INQUIRY IN CONNECTION WITH THIS APPLICATION.

THE SIGNING OF THIS APPLICATION DOES NOT BIND THE COMPANY TO OFFER, NOR THE APPLICANT TO PURCHASE, THE INSURANCE. IT IS AGREED THAT THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, SHALL BE THE BASIS OF THE INSURANCE AND SHALL BE, IN ALL STATES OTHER THAN NC AND UT, CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY, IF ISSUED. THE COMPANY WILL HAVE RELIED UPON THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, IN ISSUING THE POLICY.

REPRODUCED SIGNATURES, INCLUDING PHOTOCOPIES, WILL BE TREATED AS ORIGINAL.

Signature * of <b>Applicant's</b> Authorized Representative (President or CEO)	Name (Printed)				
Title	Date				
*IF YOU ARE ELECTRONICALLY SUBMITTING THIS AF SIGNATURE TO THIS FORM BY CHECKING THE ELE BY DOING SO, YOU HEREBY CONSENT AND AGREE DEVICE TO CHECK THE ELECTRONIC SIGNATURE AN ACCEPTANCE, AND AGREEMENT AS IF ACTUALLY S AND EFFECT AS A SIGNATURE AFFIXED BY HAND. AUTHORIZED REPRESENTATIVE'S ELECTRONIC SIGN	CTRONIC SIGNATURE AND E THAT YOUR USE OF A KEND ACCEPTANCE BOX CONSUMED BY YOU IN WRITING	ACCEPTANCE BOX BELOW. EY PAD, MOUSE, OR OTHER STITUTES YOUR SIGNATURE, AND HAS THE SAME FORCE			
XVIII. PRODUCER INFORMATION (ONLY REQUIRED I	N FLORIDA, IOWA, AND NEW	/ HAMPSHIRE):			
Producer Signature	Producer Name (Printed)				
Agency Name	Agency Code	License Number			