

# ACORD <sup>TM</sup> CRIME SECTION

DATE (MM/DD/YYYY)

AGENCY	PHONE (A/C, No, Ext):	APPLICANT (First Named Insured)			
		EFFECTIVE DATE	EXPIRATION DATE	DIRECT BILL AGENCY BILL	PAYMENT PLAN
					AUDIT
CODE:		FOR COMPANY USE ONLY			BASIS FOR COVERAGE
SUB CODE:					DISCOVERY
AGENCY CUSTOMER ID:					LOSS SUSTAINED

**PLAN 1**

FORM ITR	FORM TITLE	LIMIT	DEDUCTIBLE	FORM ITR	FORM TITLE	LIMIT	DEDUCTIBLE
<b>A</b>	EMPLOYEE DISHONESTY			<b>E</b>	PREMISES BURGLARY	\$	
	BLANKET SCHEDULE	\$			BLANKET SCHEDULE	\$	
	ERISA						
TOTAL ASSET VALUE \$ _____		\$		<b>F</b>	COMPUTER FRAUD	\$	
<b>B</b>	FORGERY OR ALTERATION	\$		<b>G</b>	EXTORTION (Ins Loss Participation _____ %)	\$	
<b>C</b>	THEFT, DISAPPEARANCE & DESTRUCTION			<b>H</b>	PREMISES THEFT & ROBBERY OUTSIDE		
	SEC 1 - INSIDE THE PREMISES	\$			SEC 1 - THEFT	\$	
	SEC 2 - OUTSIDE THE PREMISES	\$			SEC 2 - ROBBERY OUTSIDE	\$	
	BLANKET SCHEDULE				BLANKET SCHEDULE		
<b>D</b>	ROBBERY & SAFE BURGLARY	\$		<b>Q</b>	ROBBERY & SAFE BURGLARY MONEY & SECURITIES		
	SEC 1 - INSIDE ROBBERY OF CUSTODIANS SAFE BURGLARY	\$			SEC 1 - INSIDE THE PREMISES	\$	
	SEC 2 - OUTSIDE THE PREMISES	\$			SEC 2 - OUTSIDE THE PREMISES	\$	
	BLANKET SCHEDULE				BLANKET SCHEDULE		

**COVERAGE AMENDMENTS (Endorsements)**

**ERISA EMPLOYEE DISHONESTY - ADDITIONAL INFORMATION (Coverage Form A)**

NAME OF PLAN	PRINCIPAL ADDRESS	NUMBER OF TRUSTEES, EMPLOYEES, ETC HANDLING PLAN ASSETS	NUMBER OF PLAN PARTICIPANTS
IS THERE A LICENSED SECURITIES FIRM RESPONSIBLE FOR INVESTING OF FUNDS UNDER PLAN(S)?			
		YES	NO

**CLASSIFICATION OF EMPLOYEES/LOCATIONS (Coverage Forms A & B)**

LIST ALL OFFICERS AND EMPLOYEES (including those construed to be employees by endorsement), OTHER THAN AGENTS AND PARTNERS, WHO HANDLE OR HAVE CUSTODY OF MONEY, SECURITIES OR OTHER PROPERTY, INCLUDING, IN ANY EVENT, THE POSITIONS LISTED BELOW:

NUMBER OF:	NUMBER OF:	NUMBER OF:	NUMBER OF:
ACCOUNTANTS AND ASSTS	COLLECTORS	LOCKER ROOM ATTENDANTS	STOCK CLERKS
ADJUSTERS	COMPUTER PROGRAMMERS	MAITRE D'S AND ASSTS	STOREKEEPERS
ADMINISTRATORS AND ASSTS	COMPTROLLERS AND ASSTS	MANAGERS AND ASSTS	STOREROOM PERSONNEL
APPRAISERS AND CLERKS ACTING AS APPRAISERS	CREDIT CLERKS AND MANAGERS	MEDICAL DIRECTORS	SUPERINTENDENTS AND ASSTS
ATTORNEYS	CUSTODIANS	MESSENGERS, OUTSIDE	SUPERVISORS AND ASSTS
AUDITORS AND ASSTS	DELIVERY PERSONS	PAYROLL DISTRIBUTORS	TAXI DRIVERS
BOOKKEEPERS	DEMONSTRATORS	PURCHASING AGENTS AND ASSTS	TEACHERS HAVING CUSTODY OF MONEY OR SECURITIES
BUS DRIVERS	DIETITIANS WHO ORDER FOOD	RECEIVING CLERKS	TIMEKEEPERS AND ASSTS
BUYERS AND ASSTS	DRIVERS AND DRIVERS' HELPERS	REFINERY GAUGERS OF OIL COMPANIES HANDLING REFINED GASOLINE AND OILS	TRUCK DRIVERS
CANVASSERS (Door-to-door salespeople)	FOOD INSPECTORS	SALESPEOPLE	WAREHOUSE PERSONNEL
CASHIERS AND ASSTS	HEAD PHARMACISTS	SECURITY PERSONNEL	WINE CELLAR PERSONNEL
CHAIRPERSONS	INSTRUCTORS HAVING CUSTODY OF MONEY OR SECURITIES	SERVICE STATION ATTENDANTS	WINE STEWARDS/ESSES
CHEFS WHO ORDER FOOD	JANITORS	SHIPPING CLERKS	ALL OTHER OFFICERS AND EMPLOYEES NOT LISTED ABOVE
NUMBER OF OFFICERS:	TOTAL NUMBER OF OTHER EMPLOYEES:	MANUFACTURERS, PROCESSORS, WHOLESALERS OR DISTRIBUTORS; NUMBER OF RETAIL LOCATIONS:	ALL OTHER CLASSES; NUMBER OF LOCATIONS OTHER THAN HOME OR HEAD OFFICES:

**CONTROLS (Coverage Form A)**

<b>A U D I T</b>	1. IS THERE AN AUDIT BY?	<input type="checkbox"/> CPA	<input type="checkbox"/> PUBLIC ACCOUNTANT	<b>B A N K I N G / O T H E R</b>	5. ARE BANK ACCOUNTS RECONCILED BY SOMEONE NOT AUTHORIZED TO DEPOSIT OR WITHDRAW?	YES	NO
		<input type="checkbox"/> STAFF	<input type="checkbox"/> OTHER:		6. IS COUNTERSIGNATURE OF CHECKS REQUIRED? IF NOT, WHO SIGNS CONTROLS?		
	2. AUDIT FREQUENCY?	<input type="checkbox"/> ANNUAL	<input type="checkbox"/> SEMI-ANNUAL		7. WILL SECURITIES BE SUBJECT TO JOINT CONTROL OF TWO OR MORE RESPONSIBLE EMPLOYEES?		
		<input type="checkbox"/> QUARTERLY	<input type="checkbox"/> OTHER:		8. ARE ALL OFFICERS AND EMPLOYEES REQUIRED TO TAKE ANNUAL VACATIONS OF AT LEAST FIVE CONSECUTIVE BUSINESS DAYS?		
	3. DOES AUDIT INCLUDE INVENTORY?	<input type="checkbox"/> YES	<input type="checkbox"/> NO				
	4. AUDIT REPORT IS RENDERED TO:	<input type="checkbox"/> OWNER	<input type="checkbox"/> PARTNERS				
		<input type="checkbox"/> BOARD OF DIRECTORS	<input type="checkbox"/> OTHER:				

**MONEY - SECURITIES (Coverages Forms C or Q - Blanket Coverage, By Locations)**

ENTER THE EXPOSURES FOR EACH CATEGORY. AMOUNTS ENTERED SHOULD BE MAXIMUM EXPOSURE.

TYPE	MONEY	CHECKS FOR DEPOSIT	CHECKS FOR ACCOUNTS PAYABLE	PAYROLL CHECKS	MONEY OVERNIGHT	SECURITIES (IN BANK/SAFE DEPOSIT)
INSIDE	\$	\$	\$	\$	\$	\$
MESSENGER #1	\$	\$	\$	\$	\$	
MESSENGER #2	\$	\$	\$	\$	\$	

**PROPERTY (Coverage Forms D, E, & H)**

DESCRIPTION OF PROPERTY, MERCHANDISE, STOCK, ETC	MAXIMUM VALUE

**GENERAL INFORMATION (All Coverage Forms Except A & B)**

BUSINESS HOURS	AVG # EMPLOYEES ON DUTY	CHECKS STAMPED FOR DEPOSIT ONLY	FREQUENCY OF DEPOSITS	NIGHT DEPOSITORY USED	ANNUAL GROSS SALES OR RECEIPTS FOR LAST FISCAL YEAR	DOES PREMISES HAVE DOUBLE CYLINDER DOOR LOCKS? YES NO		OTHER INFORMATION

**SAFE/VAULT (Coverage Forms C, D & Q)**

MANUFACTURER	LABEL	CLASS	DOOR TYPE		COMBINATION LOCKS			THICKNESS	
			ROUND	SQUARE	OUTER	INNER	CHEST	DOOR (EXCL BOLTWORK)	WALL
	UL								
	SMNA								
	UL								
	SMNA								

**MESSENGER PROTECTION (Coverage Forms C, D & Q)**

MESS'GR #	# OF GUARDS PER MESSENGER	PRIVATE CONVEYANCE USED?	SAFETY SATCHEL USED?	MESS'GR #	# OF GUARDS PER MESSENGER	PRIVATE CONVEYANCE USED?	SAFETY SATCHEL USED?
		<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

**PREMISES/SAFE PROTECTION (Coverage Forms C, D, E & H)**

ALARM TYPE	ALARM DESCRIPTION	GRADE	EXTENT OF PROTECTION			ALARM INSTALLED AND SERVICED BY	# GUARDS	WATCHPERSONS
			SAFE/VAULT	PREMISES				
<input type="checkbox"/> HOLD-UP	<input type="checkbox"/> LOCAL GONG			PARTIAL	1 2 3			RPT/CENT ST
<input type="checkbox"/> PREMISES	<input type="checkbox"/> CENTRAL STATION			COMPLETE			# WATCH PERSONS	CLOCK HRLY
<input type="checkbox"/> SAFE	<input type="checkbox"/> POLICE CONNECT							DON'T SIGNAL
			ACCESSIBLE OPENINGS & PROTECTION			OTHER PROTECTION (Fences, Floodlights, etc)		
CERTIFICATE NUMBER								
EXPIRATION DATE:								

**AUDIT PROCEDURES - SAA COMMERCIAL CRIME POLICY**

1. AUDIT BY CPA, PUBLIC ACCOUNTANT OR EQUIVALENT, INDEPENDENT OF YOUR ORGANIZATION? <input type="checkbox"/> QUARTERLY <input type="checkbox"/> SEMI-ANNUALLY <input type="checkbox"/> ANNUALLY <input type="checkbox"/> NONE	YES NO	5. IS THE AUDIT REPORT RENDERED DIRECTLY TO THE PROPRIETOR, PARTNERS IF A PARTNERSHIP OR BOARD OF DIRECTORS IF A CORPORATION?	YES NO
2. NAME AND ADDRESS OF PERSON OR FIRM PERFORMING AUDIT		6. DATE OF COMPLETION OF LAST AUDIT OF: CASH & ACCOUNTS _____ INVENTORY _____	
3. ALL LOCATIONS AUDITED?		7. WERE ANY DISCREPANCIES OR LOOSE PRACTICES COMMENTED UPON IN THIS AUDIT? IF "YES", SUBMIT A COPY OF THE AUDIT AND AUDITOR'S COMMENTS.	
4. IS AUDIT MADE IN ACCORDANCE WITH GENERALLY ACCEPTED AUDITING STANDARDS AND SO CERTIFIED? IF NO, EXPLAIN SCOPE OF AUDIT.		8. IS THERE AN INTERNAL AUDIT BY AN INTERNAL AUDIT DEPARTMENT UNDER THE CONTROL OF AN EMPLOYEE WHO IS A PUBLIC ACCOUNTANT OR EQUIVALENT. IF "YES", ARE THE REPORTS RENDERED DIRECTLY TO THE PROPRIETOR, PARTNERS IF A PARTNERSHIP OR BOARD OF DIRECTORS IF A CORPORATION?	

**INTERNAL CONTROLS OTHER THAN AUDIT PROCEDURES - SAA COMMERCIAL**

EXPLAIN ALL "NO" RESPONSES IN REMARKS	YES NO	EXPLAIN ALL "NO" RESPONSES IN REMARKS	YES NO
1. ARE BANK ACCOUNTS RECONCILED BY SOMEONE NOT AUTHORIZED TO DEPOSIT OR WITHDRAW?		3. ARE SECURITIES SUBJECT TO JOINT CONTROL OF TWO OR MORE RESPONSIBLE EMPLOYEES?	
2. IS COUNTERSIGNATURE OF CHECKS REQUIRED?			

**REMARKS**

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO FRAUD ANY INSURANCE COMPANY OR ANOTHER 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 THE PERSON TO CRIMINAL AND [NY:SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, HI, NE, OH, OK, OR or VT; in DC, LA, ME, TN and VA, insurance benefits may also be denied).