

APPLICATION FOR COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION POLICY



6 - ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA

3 - QUEBEC ASSURANCE COMPANY

AGENT/BROKER

Application is hereby made by _____ (herein called the Applicant)
(Exact name of Applicant)

whose principal address is _____ to the Company
(Number) (Street) (City) (Province)

indicated above (hereinafter called the Insurer), for insurance under each of the following Insuring Agreements opposite which an amount is stated:

		AMOUNT OF INSURANCE DESIRED	PREMIUM
Insuring Agreement I	Employee Dishonesty Coverage (Form A - Commercial Blanket Bond) (Form B - Blanket Position Bond)	Form A <input type="checkbox"/> \$ _____	\$ _____
		Form B <input type="checkbox"/> \$ _____	\$ _____
Insuring Agreement II	Coverage Within Premises (See also questions 16 and 17)	Money & Securities \$ _____	\$ _____
		Securities Only \$ _____	\$ _____
Insuring Agreement III	Coverage Outside Premises (See also questions 16 and 17)	Money & Securities \$ _____	\$ _____
		Securities Only \$ _____	\$ _____
Insuring Agreement IV	Money Orders and Counterfeit Paper Currency Coverage	\$ _____	\$ _____
Insuring Agreement V	Depositors Forgery Coverage	\$ _____	\$ _____
If added by endorsement: Insuring Agreement		\$ _____	\$ _____
TOTAL PREMIUM			\$ _____

1. (a) Nature of Applicant's business.	(a)
(b) If the Applicant operates any branches, state number.	(b)
(c) Give location of branches by attaching a separate page if necessary.	(c)
2. (a) Does the Applicant transact business in any other premises not necessarily denominated as branches, such as affiliated or subsidiary companies? If so, give names and locations of such organizations.	(a)
(b) Nature of business of such affiliated or subsidiary companies. (If this space is insufficient, give particulars on separate page stating, in any event, whether coverage is desired on such affiliated or subsidiary companies in instances where they have separate corporate existences.)	(b)
3. Does the Applicant or any affiliated or subsidiary company sell to wholesalers, retailers or consumers? State which:	
4. State what employee or employees have absolute sole custody of negotiable securities, and whether it would be practical to make arrangements so that such negotiable securities will be subject to joint control by two or more responsible employees.	
5. (a) Will endorsement of cheques on Applicant's behalf be limited to endorsement for deposit to the credit of the Applicant only?	(a)
(b) Will all cheques be invariably countersigned by another person after they are drawn?	(b)
(c) If cheques are not so countersigned, what will be the Applicant's practice? Answer fully.	(c)

<p>6. (a) How often will a complete audit be made of cash and accounts; and how often will a complete inventory be made of merchandise and securities belonging to the Applicant or held by the Applicant as collateral, or as bailee, trustee or agent?</p> <p>(b) When was such audit and inventory last made?</p> <p>(c) By whom?</p> <p>(d) Were all accounts found correct, and all cash, merchandise and securities found on hand or properly accounted for?</p> <p>(e) Did the audit and inventory mentioned in subdivision (b) include branches? If no:</p> <p>(i) State how often branches will be completely audited and inventoried.</p> <p>(ii) By whom?</p> <p>(iii) When was the last audit and inventory of branches made?</p> <p>(iv) Were all accounts then found correct, and all cash, merchandise and securities found on hand or properly accounted for?</p>	<p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(i)</p> <p>(ii)</p> <p>(iii)</p> <p>(iv)</p>
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7. Losses during past 6 years by employee dishonesty, burglary, robbery, disappearance. Check if none.

Description of Loss	Date	Amount	Describe Corrective Measures Taken (If Employee Dishonesty, State Position)

8. Prior Coverage to be superseded - Check if none.

Form of Bond or Policy	Effective Date	Amount	Number	Name of Company

9. No burglary, robbery, theft, disappearance or destruction insurance carried by the Applicant has been declined or cancelled within the last six years by any Insurer, except as herein stated.

**Underwriting Data for Insuring Agreement I
DEFINITION OF EMPLOYEES AND TERRITORIAL LIMITS**

10. The bond applied for is limited, by definition appearing therein, to "employees", meaning all the natural persons* (except directors or trustees of the employer, if a corporation, who are not also officers or employees thereof in some other capacity) while in the regular service of the employer in the ordinary course of the employer's business and who the employer compensates by salary, wages, and/or commissions and has the right to govern and direct in the performance of such service, and who are engaged in such service within Canada or any of the states of the United States of America, or elsewhere for a limited period, but not to mean brokers, factors, commission merchants, consignees, contractors, or other agents or representatives of the same general character.

CLASSIFICATION OF EMPLOYEES BY POSITION

This constitutes the employer's **entire personnel** as of the effective date of the bond.

CLASS 1 EMPLOYEES

Executives, officials and all other employees, except Class 2 employees, who as a part of their regular duties, **handle or have custody of money, securities or merchandise** (the latter meaning commodities customarily traded in by the employer, **including in any event** all occupants of positions listed below).

Note: Even though they may on occasion handle money, securities or merchandise, the following positions should not, for that reason, be classified as Class 1 employees: inside salesmen (except those of automobile dealers), inside messengers, clerks, typists, stenographers and business machine operators, elevator and telephone operators, foremen, factory workers, janitors, porters, labourers, mechanics and other similar positions.

Officials	Number of Occupants	Accounting	Number of Occupants	Management (Cont'd)	Number of Occupants
Chairman	_____	Accountants (Senior) for Accounting	_____	Branch Managers	_____
President	_____	firms	_____	Assistant Branch Managers	_____
Vice-President	_____	Auditors	_____	Department Managers	_____
Treasurer	_____	Assistant Auditors	_____	Asst. Department Managers	_____
Assistant Treasurer	_____	Cashiers	_____	*Superintendents	_____
Secretary	_____	Assistant Cashiers	_____	*Assistant Superintendents	_____
Assistant Secretary	_____	Bookkeepers	_____	Factory Superintendents	_____
Attorneys	_____	Paymaster	_____	Asst. Factory Superintendents	_____
Bursar	_____	Assistant Paymasters	_____	Purchasing Agents	_____
Assistant Bursar	_____	Timekeepers	_____	Asst. Purchasing Agents	_____
Comptroller	_____	Assistant Timekeepers	_____	Messengers (Outside)	_____
Assistant Comptroller	_____	Adjusters	_____	Meter Readers who collect	_____
.....	_____	_____	Refinery Gaugers of Oil Companies	_____
.....	_____	Management	_____	handling refined gasoline and	_____
.....	_____	Managers	_____	oils	_____
.....	_____	Assistant Managers	_____		_____

CLASS 1 EMPLOYEES (Cont'd)

Management (Cont'd)	Number of Occupants	Stock (Cont'd)	Number of Occupants	Sales (Cont'd)	Number of Occupants
Teachers having custody of money or securities	_____	Dieticians who order food	_____	Agents	_____
.....	_____	_____	Bus Drivers transporting freight only or freight and passengers	_____
.....	_____	_____	*Chauffeurs	_____
.....	_____	_____	*Collectors	_____
Stock		Sales		*Demonstrators	_____
Appraisers	_____	Sales Managers	_____	*Drivers	_____
Clerks acting as Appraisers	_____	Assistant Sales Managers	_____	Drivers' Helpers (brewers)	_____
Shipping or Receiving Clerks	_____	Floorwalkers	_____	Service Station Attendants	_____
Stock Clerks	_____	Buyers	_____	_____
Custodians	_____	Assistant Buyers	_____	_____
Warehousemen	_____	Salesmen of Automobile Dealers	_____		
Watchmen	_____	*Salesmen (Outside)	_____	SUB-TOTAL - CLASS 1	_____

*For certain types of business those positions marked * are subject to Class 2 ratings as indicated below.

CLASS 2 EMPLOYEES

This class embraces canvassers (for all employers), chauffeurs, collectors, demonstrators, drivers, drivers' helpers (other than drivers' helpers for brewery companies who are Class 1 employees), janitors and superintendents of real estate owners, operators, subdividers, developers and lessors, outside salesmen, whether or not they collect, and other similar positions. The Class 2 employee classifications apply to those employers whose business description appears among the following:

	Number of Occupants		Number of Occupants
Air Express and Delivery	_____	Grocers - Wholesale	_____
Altering, Pressing & Repairing Garments, Retail	_____	Grocery Stores - Retail other than Supermarkets	_____
Bakery Products - Wholesalers and Distributors	_____	Household Appliances including Sewing Machines and Vacuum Cleaners & Manufacturers and Processors - Selling Direct	_____
Beer, Wine and Spirits	_____	Household Appliances including Sewing Machines and Vacuum Cleaners - Wholesalers and Distributors - Selling Direct	_____
Beverages, Alcoholic - Wholesalers and Distributors	_____	House to House Consumer Sales and Service Companies	_____
Beverages, Non-Alcoholic - Wholesalers and Distributors	_____	Ice Cream, Candy, Nut and Confectionery Stores	_____
Butchers - Retail other than Supermarkets	_____	Laundries, Laundromats, Dry Cleaners, Diaper Services	_____
Butchers - Wholesalers and Distributors	_____	Longshoring and Stevedoring	_____
Cleaning and Dyeing Stores	_____	Meat, Poultry and Fish Stores - Retail	_____
Confectionery Stores	_____	Packing and Crating Goods for Shipment	_____
Costume Novelties and Costume Jewellery - Manufacturers and Processors	_____	Poultry, Meat and Fish Stores - Retail	_____
Dairies and Bakeries - Retail	_____	Railway Express	_____
Dairy Products (except dairy farms) - Wholesalers and Distributors	_____	Real Estate Owners, Operators, Subdividers, Developers and Lessors, Real Estate Agents, Brokers and Managers	_____
Delicatessen Stores	_____	Scrap Metal and Waste Material	_____
Delivery Companies (local trucking)	_____	Truck Transport; Local Trucking and Draying; Long Distance and Interurban Trucking; Freight Forwarders; Motor Terminal Maintenance Facilities; Packing and Crating Goods for Shipment; Express and Delivery Companies	_____
Door to Door Consumer Sales N.O.C.	_____	Vending Machine Operators	_____
Dyeing and Cleaning, Clothes, Rugs, etc. - Retail	_____		
Express and Delivery Companies (Trucking)	_____	SUB-TOTAL - CLASS 2	_____
Fish, Meat and Poultry Stores	_____		
Food, Fresh and Frozen N.O.C. - Wholesalers and Distributors	_____		
Food - other than Supermarkets	_____		
Food - Retail, other than Supermarkets	_____		
Food Products	_____		
Freight Forwarders and Motor Terminal Maintenance Facilities	_____		
Frozen Foods - Retail	_____		
Frozen Foods - Wholesalers and Distributors	_____		

11. Number of all other employees of all classes	SUB-TOTAL - OTHERS	_____
12. Total number of all executives, officials and employees of every class	TOTAL	_____

13. Is there likely to be a substantial increase in the number of employees during the initial premium period by reason of

(a) Seasonal activity or other circumstances peculiar to Applicant's business? Yes No (b) Expansion of Applicant's business? Yes No

14. If additional Dishonesty Coverage is desired under Insuring Agreement (1) on employees in certain positions included in question no. 10, complete the following:

Name of Employee	Position	Location	Amount of Additional Coverage Desired on such Employee
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MUNICIPALITIES, HOTELS, RESTAURANTS AND HOSPITAL RISKS - Refer to Insurer for classification of employees by position.

Underwriting Data for Insuring Agreements II and III

In answering Questions 16 and 17 use "Supplemental Application" for each additional premises

15. When the principal premises are open for business:

(a) At least _____ employees will be on duty therein; and _____ daytime watchmen or guards, with no other duties, will also be on duty therein.

(b) A holdup alarm system connecting with an outside central station _____ installed and _____ be connected (is or is not) (will or will not) and maintained in proper working order. If connected to an alarm monitoring station, the company name is _____

(c) Maximum amount of money and securities on the premises daily:

Money (not payroll): \$ _____ Securities: \$ _____

Payroll: \$ _____ Is payroll paid to employees the same day it is received? Yes No

16. When the principal premises are closed for business, the money and securities (including payroll) will be kept within the following described safes, chests or vaults or night depository, and the following alarm or watchmen service will be afforded:

SAFES

Maker's Name	ULC Listing #	ULC Classification	Relocking Device <input type="checkbox"/> Yes <input type="checkbox"/> No	Brand & Model of Relocking Device
Construction Material (indicate type and thickness) Doors: _____ Walls: _____ Top: _____ Bottom: _____				Weight
Anchored <input type="checkbox"/> Yes <input type="checkbox"/> No	Maximum \$ Amount Money & Securities: \$ _____ Securities only: \$ _____ Payroll: \$ _____			

VAULTS

Maker of Vault Door	ULC Listing #	ULC Classification	Brand & Model of Relocking Device
Thickness of Vault Door	Construction Material (indicate type and thickness) Walls: _____ Floor: _____ Roof: _____		
Maximum \$ Amount Money & Securities: \$ _____ Securities only: \$ _____ Payroll: \$ _____			

ALARM SYSTEMS

ULC Listed? Yes No If yes, complete the following:

Certificate No.	Type of Certificate <input type="checkbox"/> Central <input type="checkbox"/> Full Service Monitoring <input type="checkbox"/> Shared Service Monitoring <input type="checkbox"/> Local		
Listed Alarm Company Name(s)	Address		
Type of Installation <input type="checkbox"/> Premises <input type="checkbox"/> Premises, Safe <input type="checkbox"/> Premises, Vault <input type="checkbox"/> Premises, Safe & Vault <input type="checkbox"/> Safe <input type="checkbox"/> Vault <input type="checkbox"/> Safe & Vault			
Extent of Protection <input type="checkbox"/> I <input type="checkbox"/> II <input type="checkbox"/> III <input type="checkbox"/> IV	Service Response <input type="checkbox"/> I <input type="checkbox"/> II <input type="checkbox"/> III	Line Security <input type="checkbox"/> I <input type="checkbox"/> II <input type="checkbox"/> III	Guard Response (central station only) <input type="checkbox"/> I <input type="checkbox"/> II <input type="checkbox"/> III
Expiry Date of Certificate		Date of Last Test	

Private Watchman (Watchmen) employed exclusively by the Applicant will be on duty within the premises at all times when the premises are not regularly open for business while this policy is in force. State number of watchmen: _____

Each such watchman will:

- (a) Register at least hourly on a watchman's clock Yes No **or**
- (b) Signal an outside central station at least hourly Yes No

If night depository used, state name and location of bank: _____

17. Money and securities, while being conveyed outside the principal premises, will be conveyed by messengers, paymasters, collectors, deliverymen or salesmen (defined in the policy as messenger) and protected as follows:

(a) Maximum Number of Messengers Outside Premises at any one time	Money & Securities	(b) Maximum Amount Conveyed by Each	Securities Only	(c) Number of Guards with Each	(d) Type of Conveyance Used by Each	(e) Construction of Messenger Safe, Bag or Satchel Used by Each
_____	\$ _____	\$ _____	_____	_____	_____	_____
_____	\$ _____	\$ _____	_____	_____	_____	_____
_____	\$ _____	\$ _____	_____	_____	_____	_____

18. Securities are contained within a leased safe deposit box or boxes in a _____ (fire rated or burglar-resistant rated) vault of _____ (to be called the Depository*)
 at _____ (Street and Number) _____ (City or Town) _____ (County) _____ (Province)

Underwriting Data for Insuring Agreement V

19. List in column (a) below all branches or locations other than the principal office, where cheques or drafts are issued. If coverage is desired on any branch or location in a lesser amount than applies to the principal office, insert such amount in column (b).

(a) Location	(b) Amount of Extended Coverage
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20. If the personal account of any officer or partner of the Applicant is to be covered under Insuring Agreement V, complete the following:

Name of Officer or Partner	Amount of Extended Coverage
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The employees of the Applicant have all, to the best of the Applicant's knowledge and belief while in the service of the Applicant, always performed their respective duties honestly. There has never come to its notice or knowledge any information which in the judgement of the Applicant indicates that any of the said employees are dishonest. Such knowledge as any officer signing for the Applicant may now have in respect to his own personal acts or conduct, unknown to the Applicant, is not imputable to the Applicant.

It is understood that the first premium upon the policy applied for, and subsequent premiums thereon, are due at the beginning of each premium period, and the Applicant agrees to pay all such premiums promptly.

The Applicant also agrees to permit a properly accredited representative of the Insurer, at all reasonable times during the currency of the policy applied for, and within one year after its cancellation or termination, to examine any books or other records of the Applicant to ascertain or verify the actual number of employees, messengers and premises, included in the policy applied for, during the time it shall have been in force and if such examination discloses that the Insurer is entitled to any additional premium or premiums, the Applicant agrees to pay such additional premium or premiums promptly.

The foregoing statements and representations are each, every and all, true, full and complete, and shall be held to form the basis of the contract under which the policy applied for shall be issued and continue in force.

Dated at _____ this _____ day of _____ 19 _____

(Applicant)

If limited Company, to be executed by duly authorized officers and Corporate Seal affixed.

By _____
(Title)

If partnership, to be executed by all partners.

By _____
(Title)

By _____
(Title)