



This form must be completed for each new bond and at each premium anniversary. If more space is needed to answer any of the questions contained herein, attach additional sheets.

POLICYHOLDER'S PROTECTION PLUS BOND FORM 25 APPLICATION

Application is hereby made by _____

(List all insureds, including Employee Benefit Plans)

Principal Address _____ (herein called Insured)
(No.) (Street) (City) (State) (Zip Code)

for a _____ **Financial Institution Bond, Policyholder's Protection Plus Bond Form 25,**
(primary, excess concurrent, co-surety, coinsured)

to become effective as of 12:01 a.m. on _____ to 12:01 a.m. on _____ with a Limit of Liability of \$ _____

Date Insured was established _____ Name of prior carrier _____

1. Identify your principal line(s) of insurance: _____

2. For all Insureds, show the total number of: No. of
(a) Salaried officers, employees and persons provided by employment contractors _____
(b) Locations (other than the Home Office of the first Named Insured) in the U.S. Canada, where insurance operations are conducted _____
(c) Locations in the U.S. and Canada, where non-insurance operations are conducted _____
(d) Locations outside of the U.S. and Canada, where insurance and non-insurance operations are conducted, list below:

<u>Location</u>	<u>Location</u>

3. Complete the following: Total Assets
(a) As of latest Dec. 31 \$ _____
(b) As of latest June 30 \$ _____

4. Complete the following for optional coverages desired: Single Loss Limit

<u>Form of Coverage</u>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
(a) Is Insuring Agreement (D) — Forgery or Alteration Coverage desired?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
(b) Is Insuring Agreement (E) — Securities Coverage desired?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
(c) Is Trading Loss Coverage desired?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____
(d) Is Extortion — Threats to Persons Coverage desired?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	\$ _____

If "Yes", list below locations to be excluded:

<u>Location</u>	<u>Location</u>

4. Complete the following for optional coverages desired (cont'd):

(e) Is Extortion — Threats to Property Coverage desired?

Yes No

Single Loss Limit

\$ _____

If "Yes", list below locations to be excluded:

Location

Location

(f) Is Computer Systems Fraud Coverage desired?

Yes No

Single Loss Limit

\$ _____

If "Yes", complete the following:

(1) Insured's Computer System(s)

For the Computer System(s) you operate, whether owned or leased, complete the following:

a) Number of independent software contractors authorized to design, implement or service programs for your System(s) _____

b) Is access to your System(s) by agents, brokers, or other outside parties permitted? Yes No

(2) Other Computer System(s)

List below other Computer System(s) for which coverage is desired:

Computer System(s)

(g) Is coverage desired on your appointed or elected agents, whether they be persons, partnerships or corporations while performing any act or service in connection with the ordinary conduct of your business? Yes No

(Life Insurance Companies only)

If "yes" list below the name, capacity in which agent serves, and single loss limit of liability on each agent:

Name & Capacity

Single Loss Limit

Name & Capacity

Single Loss Limit

<u>Name & Capacity</u>	<u>Single Loss Limit</u>	<u>Name & Capacity</u>	<u>Single Loss Limit</u>
_____	\$ _____	_____	\$ _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(h) Is coverage desired on draft-signers, who while in the service of a policyholder of the Insured are authorized to sign drafts on your behalf? Yes No

If "Yes", list below the name and location of each policyholder and draft-signer:

Name & Location

Name & Location

(i) Is coverage desired on businesses engaged in the data processing of your checks or other accounting records? Yes No

If "Yes", list below the name and location of each data processor:

Name & Location

Name & Location

5. Are you a direct participant in a depository for the central handling of securities? Yes No

If "Yes", list below the name and location of each depository:

Name & Location

Name & Location

6. For deductibles, complete the following: (NOTE: Deductibles on Insuring Agreements (D) and (E) must be at least equal to that carried on the Basic Bond Coverage. Deductibles on Extortion Coverage may be written in any amount.)

Coverage	Single Loss Deductible
(a) All coverages except Insuring Agreements (D), (E) and Extortion	\$ _____
(b) Insuring Agreement (D) — Forgery or Alteration	\$ _____
(c) Insuring Agreement (E) — Securities	\$ _____
(d) Extortion — Threats to Persons	\$ _____
(e) Extortion — Threats to Property	\$ _____

7. If coverage is being written on an excess, concurrent or co-surety basis, show the names of the other carriers and bond limits. In the case of co-surety, also show the percentage participations: _____

8. If coverage is being written on a coinsurance basis, show your percentage participation _____ %. (NOTE: Insureds may assume a participation of between 5% and 25%.)

9. AUDIT PROCEDURES:

- (a) Is there an annual audit by an independent CPA? Yes No
- (b) If "Yes", is it a complete audit made in accordance with generally accepted auditing standards and so certified? Yes No
- (c) If the answer to (b) is "No", explain the scope of the CPA's examination _____
- (d) Is the audit report rendered directly to the Board of Directors? Yes No
- (e) Name and Location of CPA _____
- (f) Date of completion of the last audit by CPA _____
- (g) Is there a continuous internal audit by an Internal Audit Department? Yes No
- (h) If "Yes", are monthly reports rendered directly to the Board of Directors? Yes No

10. INTERNAL CONTROLS (OTHER THAN AUDIT PROCEDURES):

- (a) Do you require annual vacations of at least two consecutive weeks for all officers and employees? Yes No
If "No", explain: _____
- (b) Is there a formal, planned program requiring segregation of duties so that no single transaction (including claim handling and draft issuance procedures) can be fully controlled from origination to posting by one person? Yes No
If "No", explain: _____
- (c) Are bank accounts reconciled by someone not authorized to deposit or withdraw? Yes No
If "No", explain: _____
- (d) Is countersignature of checks required? Yes No
If "No", explain: _____
- (e) Will endorsement of checks on your behalf limited to endorsement for deposit and credited to your account? Yes No
If "No", explain: _____

11. Has there been any change in ownership or management within the past three years? Yes No
If "Yes", explain: _____

12. Has any insurance been declined or canceled during the past three years? Yes No
If "Yes", explain: _____

13. List all losses sustained during the past three years, whether reimbursed or not, from _____ to _____
(month, day, year) (month, day year)

Check if none

Date of Loss	Type of Loss	Amount of Loss	Amount Recovered from Insurance	Amount Recovered from other than Insurance	Amount of Loss Pending	If Loss occurred at other than Main Office, state location

The Insured represents that the information furnished in this application is complete, true and correct. Any intentional misrepresentation, omission, concealment or incorrect statement of a material fact, in this application or otherwise, shall be grounds for the rescission of any bond issued in reliance upon such information.

Dated at _____ this _____ day of _____, 20____
 _____ By _____
(Insured) (Name and Title)