



5800 Explorer Drive, Suite101
 Mississauga, ON L4W 5K9
 905-602-9339 or 800-753-2632
 Fax: 905-602-9141
 www.kandkcanada.com
 K&K Insurance Brokers, Inc. Canada

CRIME QUESTIONNAIRE FORM

GENERAL INFORMATION

1. Broker Name and Address: _____

2. Broker Phone Number: (_____) _____ Fax Number: (_____) _____

3. Broker E-mail Address: _____

4. Insured Name and Mailing Address: _____

5. Names and Addresses of all Subsidiary Companies:

6. Applicant is: Corporation Partnership Joint Venture Individual Other

7. Number of Years in Business: _____

8. Has any insurer cancelled, declined or refused coverage in the past 5 years? Yes No

If yes, please explain: _____

9. Previous carrier and loss information for past 5 years:

Year	Company	Policy #	Date of Loss	Losses Paid/ Reserved/ Expenses/ Deductible/ Recovery	Loss Description/ Cause of Loss

10. Description of all operations: _____

11. Coverage Required

<u>COVERAGE</u>	<u>LIMIT</u>	<u>DEDUCTIBLE</u>
<input type="checkbox"/> Employee Dishonesty Coverage Form A Form B	_____	_____
<input type="checkbox"/> Loss Inside the Premises Coverage	_____	_____
<input type="checkbox"/> Loss Outside the Premises Coverage	_____	_____
<input type="checkbox"/> Money Orders and Counterfeit	_____	_____
<input type="checkbox"/> Paper Currency Coverage	_____	_____
<input type="checkbox"/> Depositors Forgery Coverage	_____	_____
<input type="checkbox"/> Other: _____	_____	_____

12. Business Hours: _____

13. Are cheques stamped and endorsed for deposit only (to the credit of the insured)? Yes No

Please explain: _____

14. Frequency of Deposits: _____

15. Is night depository used? Yes No

16. Annual gross sales or receipts for last fiscal year: \$ _____

17. Loss Exposure Information

Please indicate maximum exposure for each:

Cash	\$ _____
Securities	\$ _____
Cheques	\$ _____
Money Overnight	\$ _____
Securities in Bank	\$ _____
On-premises	\$ _____
Messenger #1	\$ _____
Messenger #2	\$ _____

18. Safe/Vault Information:

Manufacturer	Label (UL & SMNA)	Class	Door Type (Round/Square)	Combination Locks (Outer/Inner/Chest)	Thickness (Door/Wall)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

PROTECTION

1. Messenger

Messenger #	Number of Guards per Messenger	Conveyance Type Used	Is a 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
_____	_____	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No

2. Premises

Alarm Type
(hold-up/premises/safe)

Alarm Description
(local/central station/police connect/keys)

Alarm installed and serviced by:

3. Alarm

Please indicate the extent of alarm protection of the following and explain:

a) safe(s) and/or vault(s): partial complete

b) premises: low medium high

Alarm Certificate Number: _____ Expiry Date: _____

4. Please indicate the number of guards/watchpersons who perform the following:

report to central station _____

clock hourly _____

don't signal _____

5. Please describe premises-accessible opening(s) and its protection: _____

6. Please describe all other types of protection (e.g. fences, floodlights, etc.): _____

EMPLOYEE DISHONESTY

1. Please 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:

2. a) Will endorsement of cheques on Employer's behalf be limited to endorsement for deposit to the credit of the Employer only? Yes No

b) Will all cheques be invariably countersigned by another person after they are drawn? Yes No

c) If the cheques are not so countersigned, what will be the Employer's practice? Please answer fully:

3. Audits

a) When was an audit and inventory last made? _____

b) By whom? _____

c) Were all accounts found correct, and all cash, merchandise and securities found on hand or properly accounted for? Yes No

4. What losses, if any, has the Employer incurred within the past six years attributable to any of the causes for which indemnity will be afforded by the bond applied for?

5. What classes of employees caused such losses?

6. What remedial action has been taken to prevent a recurrence of such losses?

7. Prior Coverage to be superseded – Check if none:

Form of Bond or Policy	Effective Date	Amount	Number	Name of Insurer
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Definition of Employees and Territorial Limits

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 whom 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 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 salespersons (except those of automobile dealers), inside messengers, clerks, typists, stenographers, and business machine, elevator and telephone operators, forepersons, factory workers, janitors, porters, labourers, and other similar positions.

Officials	Number of Occupants	Accounting	Number of Occupants
Chairperson	_____	Accountants (Senior) for accounting firms	_____
President	_____	Auditors	_____
Vice-President	_____	Assistant Auditors	_____
Treasurer	_____	Adjusters	_____
Secretary	_____		
Assistant Secretary	_____		
Attorneys	_____		
Bursar	_____		
Assistant Bursar	_____	Stock	
Comptroller	_____	Appraisers	_____
Assistant Comptroller	_____	Clerks acting as Appraisers	_____
Custodians	_____	Stock Clerks	_____
		Watchperson	_____
		Warehouseperson	_____
		Dieticians who order food	_____

Management	Number of Occupants	Sales	Number of Occupants
Managers	_____	Sales Managers	_____
Assistant Managers	_____	Assistant Sales Managers	_____
Branch Managers	_____	Floorwalkers	_____
Assistant Branch Managers	_____	Buyers	_____
Department Managers	_____	Assistant Buyers	_____
Assistant Department Managers	_____	Salesperson of Automobile Dealers	_____
Superintendents	_____	Salesperson (outside)	_____
Assistant Superintendents	_____	Agents	_____
Factory Superintendents	_____	Bus Drivers transporting freight	_____
Assistant Factory Superintendents	_____	only or freight and passengers	_____
Purchasing Agents	_____	Chauffeurs	_____
Assistant Purchasing Agents	_____	Collectors	_____
Messengers (Outside)	_____	Demonstrators	_____
Meter Readers	_____	Drivers	_____
Refinery Gaugers of Oil	_____	Cashiers	_____
Companies handling refined gasoline	_____	Assistant Cashiers	_____
and oils	_____	Bookkeepers	_____
Teachers having custody of	_____	Paymaster	_____
money or securities	_____	Assistant Paymaster	_____
		Service Station Attendants	_____

Total Class 1 _____

Class 2 Employees

This class embraces Canvassers (for all employers), Chauffeurs, Collectors, Demonstrators, Drivers, Driver's Helpers (other than Driver's Helpers from Brewery Companies who are Class 1 Employees), Janitors, and Superintendents of Real Estate Owners, Operators, Subdividers, 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	_____	Household Appliances including	
Altering, Pressing & Repairing	_____	Sewing Machines and Vacuum Cleaners -	
Garments, Retail	_____	Manufacturers & Processors -	
Bakery Products -	_____	Selling Direct	_____
Wholesalers & Distributors	_____	Household Appliances including	
Beer, Wine and Spirits Beverages,		Sewing Machines and Vacuum Cleaners -	
Alcoholic - Wholesalers & Distributors	_____	Wholesalers and Distributors - Selling Direct	_____
Beverages, Non-Alcoholic -		House to House Consumer Sales & Service	
Wholesalers & Distributors	_____	Companies	_____
Butchers - Retail other than		Ice Cream, Candy, Nut and Confectionary Stores..	
Supermarkets	_____	Laundries, Laundromats, Dry Cleaners,	
Butchers - Wholesalers and		Diaper Services	_____
Distributors	_____	Longshoring & Stovodoring	_____
Cleaning and Dyeing Stores	_____	Meat, Poultry & Fish Stores – Retail	_____
Confectionary Stores	_____	Packing & Crating Goods for Shipment	_____
Costume Novelties & Costume Jewellery -		Poultry, Meat & Fish Stores – Retail	_____
Manufacturers & Processors	_____	Railway Express	_____
Dairies & Bakeries – Retail	_____	Real Estate Owners, Operators, Subdividers,	
Dairy Products (except Dairy Farms) -		Developers & Lessors, Real Estate Agents,	
Wholesalers & Distributors	_____	Brokers and Managers	_____
Delicatessen Stores	_____	Scrap Metal & Waste Material	_____
Delivery Companies (local trucking)	_____	Truck Transport; Local Trucking & Draying;	
Door to Door Consumer Sales N.O.C	_____	Long-Distance & Interurban Trucking; Freight	
Dyeing & Cleaning, Clothes,		Forwarders; Motor Terminal Maintenance Facilities;	
Rugs etc. – Retail	_____	Packing and Crating Goods for Shipment;	
Express & Delivery Companies		Express & Delivery Companies	_____
(trucking)	_____	Vending Machine Operators	_____
Fish, Meat, & Poultry Stores	_____		
Food, Fresh and Frozen N.O.C. –			
Wholesalers & Distributors	_____		
Food - Other than Supermarkets	_____		
Food Products	_____		
Freight Forwarders and Motor Terminal			
Maintenance Facilities	_____		
Frozen Foods – Retail	_____		
Frozen Foods –			
Wholesalers & Distributors	_____		
Grocers-Wholesale	_____		
Grocery Stores - Retail other than			
Supermarkets	_____		

Total Class 2 _____

8. Is the number of employees, who are to be included in the bond applied for, likely to be increased substantially during the premium year because of seasonal activity or any other circumstances peculiar to the Employer's business? Yes No
9. Does the Employer contemplate any expansion of its business during the coming premium year which is likely to result in a substantial increase in the number of employees who will be included in the bond applied for? Yes No

The employee of the Employer to whom the bond applied for is to be or is now applicable have, to the best of the employer's knowledge and belief, while in the service of the employer or otherwise, always performed their respective duties faithfully. There has never come to the notice or knowledge of the employer any set, fact or information indicating, or tending to indicate, that any of the set employees are unreliable, deceitful, dishonest, or unworthy of confidence. The habits of all of the said employees, to the best of the employer's knowledge and belief, are good.

It is understood that the first premium upon the bond applied for, and annual premiums thereon, are due at the beginning of each premium year, and the employer agrees to pay all such premiums promptly.

The Employer agrees to permit a property accredited representative of the insurer, at all reasonable times during the currency of the bond applied for, and within one year after its cancellation or discontinuance, to examine any books or any other records of the employer to ascertain the actual number of employees included in the bond 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 because (a) of seasonal activity, (b) an unusual increase in the number of employees, including (c) increases in employees through merger or consideration with some other concern, irrespective of whether such increase in the number of employees are covered automatically or by Rider under the bond applied for, the employer agrees to pay such additional premium or premiums promptly.

The employer also agrees the replies to the foregoing questions shall be taken as the basis of the Contract between the Employer and the Insurer.

Date

Employer

By _____
(Name and Title)

Signature