

Wrap ナ[®] 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.

I.	APPLICANT INFO	ORMATION						
1.	Name of Applicant :							
	Street Address:		City:					
	State:	ZIP Code:	Year Applicant's busines	s was established	:			
2.		d Exchange Commission	nticipate filing in the next 6 months, ar n or similar foreign authority regarding		Yes [No	
3.	Total number of full tir	ne and part time employe	ees (including leased, seasonal and t	emporary):				
4.	Total number of locati	ons:						
5.	coverage is requested	1?	control any other entity or organization as, ownership, and tax status for each		Yes [No	
6.	` ') during the past 24 mont e Applicant anticipates:	ths the Applicant has experienced or	r (ii) during				
	a. Any actual or prop	oosed merger, acquisition	n, or divestiture?		Yes [No	
	b. A private placeme	ent of securities?			Yes [No	
	c. Any branch, locat	ion, facility, office, or sub	sidiary closings, consolidations, or la	yoffs?	Yes [No	
	d. Any violation of, o	r receipt of any amendm	ent to, any debt covenant?		Yes [No	
	e. Any reorganizatio	n or arrangement with cre	editors under federal or state law?		Yes [No	
			rered Yes, please attach an explanation the impact on employee base and th				s.	
II.	FINANCIAL INFO	RMATION						
1.	Scope of financial state	tement preparation:						
	Internal	CPA Compilation	CPA Review	CPA Audit		N	lone	

Note: 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)	\$	\$

R	etained Earnings (Accumulated D	\$		\$		
Ν	et Equity/Net Assets (Deficit Equit	ty)	\$		\$	
R	evenues		\$		\$	
С	ash Flow from Operations	\$		\$		
Ν	et Income (Net Loss)		\$		\$	
3.	Has any auditor issued a "going statements during the past 3 years" If Yes, please attach an explana	he Applicant's financia	I	Υ	∕es □ No □	
III.	CURRENT INSURANCE IN	FORMATION/REQUE	STED INSURANCE TE	RMS		
	Liability Coverage	(A) Requested Limit	(B) Coverage Currently Purchased?	(C) Expiring Limit		(D) Expiring Retention
	Private Company Directors and Officers	\$	Yes 🗌 No 🗌	\$	\$	
	Employment Practices	\$	Yes 🗌 No 🗌	\$	\$	
	Fiduciary	\$	Yes ☐ No ☐	\$	\$	
Ex	piring insurer:		Expiring premiur	n: \$		
Da	te coverage first purchased:		Requested effec	tive date:		
1.	If Liability Coverage is currently has been in place for less than 3					
	As of the date the Applicant firs person proposed for this insuran that reasonably could give rise to Coverage for which the Applicant If Yes, please attach an explana	ce aware of any fact, o a claim being made nt is applying?	circumstance, situation,	event or act	Y	∕es □ No □
2.	If Liability Coverage is not currer answer the following question:	ntly purchased as indic	cated in Column (B) abo	ove, please		
	Is the Applicant , 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 against them i			∕es □ No □
3.	If the Requested Limit in Column answer the following question:	n (A) exceeds the Exp	iring Limit in Column (C), please		
	Solely with respect to any higher proposed insurance, is the Appl any fact, circumstance, situation against them under the Liability of the statement of the	icant or any person p , event or act that reas Coverage for which th	roposed for this insuran sonably could give rise t	ce aware of to a claim	Y	∕es □ 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		F	Requested	Retention
Fidelity: Employee Theft		\$		\$		
Fidelity: ERISA Fidelity		\$		\$		
Fidelity: Employee Theft of Client Property	Fidelity: Employee Theft of Client Property			\$		
Forgery or Alteration		\$		\$		
On Premises (Money, Securities and Other	Property)	\$		\$		
In Transit (Money, Securities and Other Pro	operty)	\$		\$		
Money Orders and Counterfeit Money		\$		\$		
Computer Crime + Funds Transfer Fraud		\$		\$		
Kidnap and Ransom Coverage	Effec Da			ested mit		equested etention
Yes No No			\$		\$	
Identity Fraud Expense Reimbursement Coverage	Effec Da			iested mit		equested etention
Yes No				\$10,000	\$ 0 [\$100 [\$250
Expiring insurer:			Expiring	premium:	\$	
Date coverage first purchased:		Rec	uested effect	tive date:		
IV. LOSS INFORMATION						
LIABILITY COVERAGES						
 With respect to the Liability Coverages r proposed for this insurance been a party proceedings or civil or criminal charges, whether or not insured, including any su antitrust or fair trade law, copyright or pa employment-related matters? If Yes, please attach a full explanation, is paid, status, whether there was insurance 	y to, or subje hearings, de ch matter inv atent law, ER ncluding date	ct of, any ademands, or lawolving secur USA, discrime, description	ministrative of which was a waits during ities, security ination, haras and defense ex	r regulatory g the past 3 ye holders, crec esment or penses and d	ears, ditors,	Yes □ No □
CRIME AND KIDNAP AND RANSOM COV	ERAGES					
 Has the Applicant incurred any crime of incidents during the past 3 years? If Yes, please attach a full explanation of amount of the loss and procedures implements. 	f the loss inc	luding date,	description, s			Yes 🗌 No [
IDENTITY FRAUD EXPENSE REIMBURSE	MENT COV	ERAGE				
 Has the Applicant experienced, in the la employee, customer or member informa If Yes please attach an explanation. 	ast 3 years, a tion?	a data theft, o	data breach,	or loss of		Yes 🗌 No [
V. DIRECTORS AND OFFICERS LIAB	BILITY INFO	RMATION				
 Is the Applicant 100% owned by a pare If Yes, please identify parent company h 		?		then skip to o		Yes 🗌 No 🛭
2. Is the Applicant 100% owned by the Di	rectors and/o	or Officers?				Yes 🗌 No 🛭

If Yes, skip to question 5.

J.	Complete the following chart.	_		
	Total Shares	Common	Preferred	Other
-	uthorized			
_	utstanding			
_	oting Shares Outstanding			
(E	oting Shares Owned by Directors and Officers Direct and Beneficial)			
	umber of Voting Shareholders			
	here are multiple classes of stock, please attach of Shares Held in Each Stock Class.	a list. The list should inc	lude: Number of Sha	areholders and Number
4.	List all shareholders that own greater than 5% of	of any class of security:		
	Shareholder	Class of Security	% Owned	Director or Officer?
			%	Yes 🗌 No 🗌
			%	Yes 🗌 No 🗌
	here are more Shareholders, please attach a list. cluding voting and non-voting shares separately),			
5.	Is any shareholder a trust that qualified as an E ERISA or holds securities for the benefit of emp If Yes, please attach most recent stock valuation	oloyees?	ip Plan under	Yes □ No □
6.	Have there been any changes in the Board of D Applicant within the past 3 years for reasons of If Yes, please attach an explanation.			Yes □ No □
7.	Are there currently outstanding loans to any Direct of Yes, please attach an explanation.	ector or Officer?		Yes 🗌 No 🗀
VI.	REQUIRED ATTACHMENTS – DIRECTOR	RS AND OFFICERS LIA	BILITY	
the	part of this Application, please submit the follow y contain, are made a part of this Application, whe plicant or are obtained by the Company from an	hether such documents a	are physically deliver	
•	Most recent annual financial statement and list of Applicant has been in business less than 3 years.		, if limit requested is	\$2,000,000 or greater, or,
•	Any Private Placement Memorandum or any do past year	cuments filed with the So	ecurities and Exchan	ge Commission in the
•	Interim financial statement for Development Sta	ige companies		
VII.	. EMPLOYMENT PRACTICES LIABILITY IN	NFORMATION		
1.	Indicate the total number of: As	s of Application Date	F	Previous 12 Months
	Full Time Employees*			
	Part Time Employees* * Include leased, seasonal, and temporary employees	loyees.		
2.	Indicate the total number of employees for each Applicant employees:	n of the 5 states or forei	gn countries with th	e greatest number of
	State or Foreign Country	L	Total Employ	<u>rees</u>
	1)			
	2)			
	3)			
	4)			
	5)			

11.	Does the Applicant :					
11.	Does the Applicant : a. Utilize employment applications? b. Document employee performance			Yes □ No Yes □ No		
	c. Conduct human resources training		agement employees?			
12.	Does the Applicant have written pol customers, clients, or other third part		ng employee conduc	t when dealing with	Yes [□ No □
13.	Does the Applicant have written pol from customers, clients, or other third	d parties for	issues involving ha	rassment or discrimir	ation? Yes [□ No □
VIII	. REQUIRED ATTACHMENTS -	EMPLOYM	ENT PRACTICES L	IABILITY		
they App •	part of this Application, please submy contain, are made a part of this Applicant or are obtained by the Compa Most recent annual financial stateme Construction Supplemental Application Downsizing Supplemental Application	olication, whany from any ent, if policy on, if Appli on, if impact	nether such document y public source, inclu- limit requested is \$3 cant is a contractor	nts are physically del uding the Internet): 1,000,000 or greater	ivered to the Comp	
		WATION			T	- Diam.
1.	Premium to be paid by:	ماداد ماداد		Employ	rer: 🔲 🗆 Trust o	r Plan: 🗌
2.	Complete the chart for all plans for w			Latest FYE		
	Full Plan Name	*Plan Type	Current Asset Value	Annual Contributions	Current # of Participants	**Plan Status
				œ.		
			\$	\$	<u> </u>	
			\$	\$		
*P	Plan Types: Defined Contributions (Other (O) – Attach Exp	•		\$	elfare Benefit Plan	(W)

List any additional plans on a separate attachment.

3.	During the past 24 months has (or during the next 12 months will) any plan for which coverage is requested:								
	a. Been (Be) amended in a way that will result in the reduction of benefits?	Yes 🗌	No 🗌						
	b. Been (Be) merged with another plan, terminated or sold?	Yes 🗌	No 🗌						
	c. Been (Be) the subject of an investigation by the DOL, IRS, or any similar foreign agency?	Yes 🗌	No 🗌						
	d. Filed (File) for an exemption from a prohibited transaction?	Yes 🗌	No 🗌						
	e. Had (Have) any outstanding or delinquent contributions?	Yes 🗌	No 🗌						
	If any of the questions 3. ae. above are answered Yes, attach an explanation detailing the implement disclosure and any relevant blackout periods.	ntation,							
Χ.	REQUIRED ATTACHMENTS – FIDUCIARY LIABILITY								
the	part of this Application, please submit the following documents (these documents, and the represer y contain, are made a part of this Application, whether such documents are physically delivered to the plicant or are obtained by the Company from any public source, including the Internet):								
•	Sponsor financial statement if Applicant maintains a defined benefit, self-funded welfare plan, or an Ownership Plan (ESOP)	Employee	e Stock						
•	Plan financial statements for defined benefit plans and self insured welfare plans, if limit requested is $$1,000,000$	greater th	nan						
•	Sponsor financial statement and plan financial statements for each defined contribution plan, if limit regreater than \$5,000,000	equested	is						
•	Employer Securities Supplemental Application, if any plan is an ESOP or if any other defined contribution employer securities	ution plan	invests						
•	Most recent 5500's for all plans								
XI.	CRIME INFORMATION								
1.	Does someone other than the person responsible for reconciling bank accounts:								
	Make deposits? Yes ☐ No ☐ Make withdrawals? Yes ☐ No ☐ Sign checks?	Yes 🗌	No 🗌						
2.	Is countersignature of checks required?	Yes 🗌	No 🗌						
3.	Are all incoming checks stamped "for deposit only" immediately upon receipt?	Yes 🗌	No 🗌						
4.	Is segregation of duties practiced in the following areas:								
	Inventory management? Yes No Cash receipts?	Yes 🗌	No 🗌						
	Vendor approval? Yes ☐ No ☐ Oversight of blank check stock?	Yes 🗌	No 🗌						
	Purchase order approval and payment? Yes No Retail checks and credit card receipts?	Yes	No 🗌						
5.	Is a physical count of inventory conducted at least annually?	Yes	No 🗌						
6.	Are inventory records computerized?	Yes 🗌	No 🗌						
7.	Indicate if you have or perform any of the following during the hiring process (check all that apply):								
	☐ Prior employment verification ☐ Drug testing ☐ Education verification ☐ Credit history ☐] Crimina	l history						
8.	Is there a software security system in place to detect fraudulent computer usage by employees, agents and outsiders?	Yes 🗌	No 🗌						
9.	Are passwords and access codes changed at regular intervals and when users are terminated?	Yes 🗌	No 🗌						
10.	Are EDP systems, programs, and procedures, including changes thereto, authorized, documented and tested?	Yes 🗌	No 🗌						
11.	Is dual authorization required for all wire transfers? N/A	Yes	No 🗌						

12.	Indicate any of the following	ng charact	teristics or e	xposures	that apply to	your business ope	rations (cl	neck all that	apply):
	☐ Precious metals or gen☐ Warehousing operation		☐ Manage		of others e inventory	☐ Care, custody ☐ None applicat		of clients' p	roperty
	If you checked any of the briefly describe the control						quantify tl	ne exposure	and
13.	Indicate the total amount of	of specifie	d property I	NSIDE the	e premises fo	or all locations com	bined:		
	Cash \$	Retail C	Checks**	\$		Credit Card Rece	ipts \$	<u> </u>	
14.	Indicate the total amount of premises for all locations of			eing trans	sported by a	messenger <i>OUTSI</i>	DE the		
	Cash \$	Retail C	Checks**	\$		Credit Card Rece	ipts \$	<u> </u>	
**	Retail Checks are only the	se check	s that are a	ccepted a	s immediate _l	payment for retail p	roducts or	services.	
XII	. REQUIRED ATTACH	MENTS -	CRIME						
As	part of this Application, plea	ase subm	it the followi	ng docum	nents:				
•	Most recent annual finance	ial statem	ent, and CP	A Manag	ement Letter	, for limit requests of	of \$5,000,0	000 or great	er
•	If coverage for Employee	Theft of C	lient Proper	ty is requ	ested, submi	t separate Third Pa	rty Crime	Application	
•	For each additional entity which includes the name, information does not cons	descriptio	n of operati	ons, empl	oyee count a	ind locations. Impo	rtant Note		
•	Attach a list of all foreign le	ocations in	ncluding a d	lescriptior	of operation	s and employee co	unt.		
XII	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 toothp					Yes 🗌	No 🗌
2.	Does the Applicant own ounder this insurance that w							Yes 🗌	No 🗌
3.	Has the Applicant material services) in the past 12 moles of Yes, please attach an expension of the Applicant materials.	onths?	·	ations (e.g	., new produ	cts and		Yes 🗌	No 🗌
4.	Has the Applicant material travel outside the United S If Yes, please attach an expension of the street of the s	States in th	ne past 12 n		res as respe	cts employee		Yes 🗌	No 🗌
5.	Do Directors, Officers or o the United States and Car If Yes, please provide trav upcoming 12 months:	nada?	•		•			Yes 🗌	No 🗌
	City and Country of Desti	nation	Number	of Trips	Number	of Individuals	Average	Length of	Trips
То	enter more information, ple	ase attac	h a separate	e page to	the Application	on.			
6.	Are there any permanent to If Yes, please provide both						nd Canada)? Yes 🗌	No 🗌
	City and Country	Numb	per of Loca	tions	Туре с	of Operation	Numbe	r of Emplo	yees
То	enter more information, ple	ase attac	h a separate	e page to	the Application	on.			
7.	Are steps taken to ensure United States? If Yes, please attach an expension of the state of the			safety wh	en traveling o	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 🗀
X	XIV. IDENTITY FRAUD EXPENSE REIMBURSEMENT INFORMATION	
1	Does the Applicant maintain privacy policies pertaining to employee information?	Yes ☐ No ☐
2	 Does the Applicant have loss prevention or loss mitigation protocols for addressing a potential information breach? 	Yes ☐ No ☐
	Contact Name:Email:Pho	one:
X	KV. COMPENSATION NOTICE	
	Important Notice Regarding Compensation Disclosure	
	For information about how Travelers compensates independent agents, brokers, or other insvisit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html	urance producers, please
	If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write Enterprise Development, One Tower Square, Hartford, CT 06183.	to us at Travelers,
X	KVI. FRAUD WARNINGS	
	Attention: Insureds in Alabama, Arkansas, D.C., Maryland, New Mexico, and Rhode in Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for pays who knowingly (or willfully in MD) presents false information in an application for insurance be subject to fines and confinement in prison.	ment 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 purpose of defrauding or attempting to defraud the company. Penalties may include impinsurance, and civil damages. Any insurance company or agent of an insurance company false, incomplete, or misleading facts or information to a policyholder or claimant for the attempting to defraud the policyholder or claimant with regard to a settlement or awar proceeds shall be reported to the Colorado Division of Insurance within the Department of R	prisonment, fines, denial of ny who knowingly provides e purpose of defrauding or rd payable from insurance
	Attention: Insureds in Florida Any person who knowingly and with intent to injure, defraud, or deceive any insurer files application containing any false, incomplete, or misleading information is guilty of a felony of	
	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 per insurance or statement of claim containing any materially false information or conceals for information concerning any fact material thereto commits a fraudulent insurance act, whis such person to criminal and civil penalties. (In New York, the civil penalty is not to ex (\$5,000) and the stated value of the claim for each such violation.)	the purpose of misleading, ch is a crime and subjects
	Attention: Insureds in Louisiana, Maine, Tennessee, Virginia, and Washington It is a crime to knowingly provide false, incomplete, or misleading information to an insurance of defrauding the company. Penalties include imprisonment, fines, and denial of insurance to	
	Attention: Insureds in Oregon Any person who knowingly presents a false or fraudulent claim for payment of a loss o presents false information in an application for insurance may be guilty of a crime and m 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.

Name (Printed)	
Date	
TRONIC SIGNATURE AND THAT YOUR USE OF A KD ACCEPTANCE BOX CON	S, APPLY YOUR ELECTRONIC ACCEPTANCE BOX BELOW. EY PAD, MOUSE, OR OTHER STITUTES YOUR SIGNATURE, AND HAS THE SAME FORCE
I FLORIDA, IOWA, AND NEV	W HAMPSHIRE):
, ,	,
Producer Name (Printed)
Agency Code	License Number
	Date PLICATION TO TRAVELERS TRONIC SIGNATURE AND THAT YOUR USE OF A K D ACCEPTANCE BOX CON GNED BY YOU IN WRITING ATURE AND ACCEPTANCE I FLORIDA, IOWA, AND NEV Producer Name (Printed)