



Travelers Casualty and Surety Company of America

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.

A. COMMON SECTION

I. GENERAL INFORMATION

1. **Applicant** Information:

Name of **Applicant**: _____

Street Address: _____

City, State, ZIP Code: _____

Year **Applicant's** business was established: _____

2. **Applicant's** Standard Industrial Classification (SIC) code, if known (4-digit number): _____

II. ORGANIZATION INFORMATION

1. Subsidiary Information:

Is requested coverage to include entities that are more than 50% owned, joint ventures that are at least 50% owned, or non-profit entities controlled by the **Applicant**, either directly or indirectly through one or more subsidiaries? Yes No

*If Yes, please attach a list of such entities, including the entity's name, percentage of the **Applicant's** ownership, nature of business, and the date acquired or created.*

2. Asset or Equity Acquisition or Offering Information:

In the next 12 months (or during the past 12 months) does the **Applicant** have under consideration:

a. Any acquisition, tender offer, merger, consolidation, or divestiture; or purchase or sale of assets exceeding 30% of consolidated assets? Yes No

b. Any offers (including tender offers) or negotiations to purchase 5% or more of any class of voting stock? Yes No

c. A private or public offering of its securities? Yes No
If Yes, please attach full details, including the prospectus or private placement memorandum.

d. Any branch, location, facility, office or subsidiary closings, consolidations or layoffs? Yes No

If any of the questions above were answered Yes, please attach an explanation, including the timing, the essential terms of the event, arrangement, impact on employee base and the surrounding circumstances.

III. EMPLOYEE INFORMATION

1. Total number of employees*: _____

2. Total number of employees* outside the U.S.? _____

3. Total number of locations: _____

4. Complete the following chart providing the number of Full Time and Part Time employees*, Volunteers and natural person Independent Contractors:

As of Date of Application		Previous 12 Months		As of Date of Application	
Full Time Employees	Part Time Employees	Full Time Employees	Part Time Employees	Volunteers	Independent Contractors

*Full and part time including leased, seasonal, and temporary employees

IV. CURRENT INSURANCE INFORMATION/REQUESTED INSURANCE TERMS

LIABILITY COVERAGES

Requested Liability Coverage	Requested Coverage (A)	Requested Limit (B)	Requested Retention (C)	Coverage Currently Purchased (D)	Expiring Limit (E)	Expiring Retention (F)	Expiring Premium (G)
Directors, Officers and Organization Liability	Yes <input type="checkbox"/> No <input type="checkbox"/>	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>	\$	\$	\$
	Requested Effective Date:		Current Insurer:		Date Coverage First Purchased:		
Employment Practices Liability	Yes <input type="checkbox"/> No <input type="checkbox"/>	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>	\$	\$	\$
	Requested Effective Date:		Current Insurer:		Date Coverage First Purchased:		
Fiduciary Liability	Yes <input type="checkbox"/> No <input type="checkbox"/>	\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>	\$	\$	\$
	Requested Effective Date:		Current Insurer:		Date Coverage First Purchased:		

1. Policy Options:

- a. What is the **Applicant's** preference for defense coverage for Liability Coverages other than Directors, Officers and Organization Liability Coverage? Duty to Defend Reimbursement
Directors, Officers and Organization Liability Coverage is reimbursement only.
- b. What is the **Applicant's** preference for Liability Coverage limits? Individual Limits Shared Limits
- c. If the **Applicant** is requesting Employment Practices Liability coverage as indicated in Column (A) above, is this coverage also requested for Third Party Claims? Yes No
If Applicant is requesting such Third Party Claim coverage, but does not currently purchase such coverage, please answer Question 3 below.

2. Solely with respect to those Liability Coverage(s) currently purchased as indicated in Column (D) above which have been in place for less than 3 years, please answer the following question:

As of the date the **Applicant** first purchased the Liability Coverage(s), is the **Applicant** or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim being made against them under the Liability Coverage(s) for which the **Applicant** is applying? Yes No
If Yes, please attach an explanation.

3. With respect to Liability Coverage(s) not currently purchased as indicated in Column (D) above, please answer the following question:

Is the **Applicant** or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the Liability Coverage(s) for which the **Applicant** is applying? Yes No
If Yes, please attach an explanation.

4. With respect to the Liability Coverage(s) being applied for above, if the Requested Limit in Column (B) exceeds the Expiring Limit in Column (E), please answer the following question:

Solely with respect to any higher limits requested or that may ultimately be issued for the proposed insurance, is the **Applicant** or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the Liability Coverage for which the **Applicant** is applying?

Yes No

If Yes, please attach an explanation.

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, KIDNAP AND RANSOM AND IDENTITY FRAUD EXPENSE REIMBURSEMENT COVERAGES

1. Requested Crime Coverage	Requested Limit	Requested Retention
Fidelity: Employee Theft	\$	\$
Fidelity: ERISA Fidelity	\$	\$
Fidelity: Employee Theft of Client Property	\$	\$
Forgery or Alteration	\$	\$
On Premises (Money, Securities and Other Property)	\$	\$
In Transit (Money, Securities and Other Property)	\$	\$
Money Orders and Counterfeit Money	\$	\$
Computer Crime	\$	\$
Funds Transfer Fraud	\$	\$
Personal Accounts Protection	\$	\$
Claim Expense	\$	\$

Requested Effective Date: _____

Expiring insurer: _____ Expiring premium: \$ _____

2. Requested Kidnap and Ransom Coverage	Effective Date	Requested Limit	Requested Retention
Yes <input type="checkbox"/> No <input type="checkbox"/>		\$	\$

Expiring insurer: _____ Expiring premium: \$ _____

3. Requested Identity Fraud Expense Reimbursement Coverage	Effective Date	Requested Limit		Requested Retention	
Yes <input type="checkbox"/> No <input type="checkbox"/>		\$ 1,000 <input type="checkbox"/>	\$ 10,000 <input type="checkbox"/>	\$ 0 <input type="checkbox"/>	\$ 250 <input type="checkbox"/>
		\$ 5,000 <input type="checkbox"/>	\$ 25,000 <input type="checkbox"/>	\$ 100 <input type="checkbox"/>	

Expiring insurer: _____ Expiring premium: \$ _____

V. LOSS INFORMATION

LIABILITY COVERAGES

1. With respect to the Liability Coverages requested in this Application, has any person or entity proposed for this insurance been a party to, or subject of, any administrative or regulatory proceedings or civil or criminal charges, hearings, demands, or lawsuits during the past 3 years, whether or not insured, including any such matter involving securities, security holders, creditors, antitrust or fair trade law, copyright or patent law, ERISA, discrimination, harassment or employment-related matters?

Yes No

If Yes, please complete the table below:

Date of Such Claim	Nature of Claim	Amount Paid for Defense	Amount Sought or Paid for Damages	Covered by Insurance?	Corrective Procedures Implemented	Current Status
		\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>		
		\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>		

To enter more information, please attach a separate page to the Application.

CRIME AND KIDNAP AND RANSOM COVERAGES

2. Has the **Applicant** incurred any crime or kidnap and ransom related losses or incidents during the past 3 years? Yes No

If Yes, please complete the table below:

Date of Loss/Incident	Amount of Loss	Description of Loss	Corrective Procedures Implemented	Current Status
	\$			
	\$			

To enter more information, please attach a separate page to the Application.

IDENTITY FRAUD EXPENSE REIMBURSEMENT COVERAGE

3. Has the **Applicant** experienced, in the last 3 years, a data theft, data breach, or loss of employee, customer or member information? Yes No

If Yes please attach an explanation.

B. DIRECTORS, OFFICERS AND ORGANIZATION LIABILITY COVERAGE SECTION

I. PRIOR INSURANCE INFORMATION

1. Has any insurer declined, cancelled or refused to renew your or any of your subsidiaries' Directors and Officers Liability coverage? Yes No

If Yes, please attach full details. (Not applicable in Missouri.)

II. REQUIRED ATTACHMENTS – DIRECTORS, OFFICERS AND ORGANIZATION LIABILITY

As part of this Application, please submit the following documents:

- Copy of the **Applicant's** most recent Form 10-K, 10-Q, 8-K, proxy statement, and any other registration statement filed with the SEC within the past 12 months

C. EMPLOYMENT PRACTICES LIABILITY COVERAGE SECTION

I. EMPLOYEE INFORMATION

1. Complete the following chart providing employee information for the **5 states or foreign countries** with the greatest number of **Applicant** employees (attach a separate sheet if necessary):

State or Foreign Country	Number of Employees

2. Complete the following chart providing the *maximum* number of employees at any one point during the previous 12 months for the following classifications (regardless of whether they are full or part time):

Leased	Temporary	Seasonal	Union

3. Number of employees: a. Compensated **less than** \$50,000 annually: _____
b. Compensated **more than** \$100,000 annually: _____

4. Within the past 24 months has the **Applicant** or outside employment counsel completed an audit regarding the payment of wages, including equal pay and overtime pay? Yes No
5. What percentage of the **Applicant's** employee base is: Exempt: _____ % Nonexempt: _____ %
6. Within the past 24 months has the **Applicant** or outside employment counsel completed an audit regarding the classification of individuals as exempt v. non-exempt employees or as independent contractors? Yes No
7. Complete the following chart providing employee turnover figures for each of the last 3 years:

Number of Terminations	Year - 20____	Year - 20____	Year - 20____
Voluntary			
Involuntary (excluding layoffs/downsizing)			
Layoffs/Downsizing			

8. Within the past 24 months how many officers have been involuntarily terminated or laid off? _____
9. Prior to employee terminations does the **Applicant** consult with:
- a. Human Resources personnel? Yes No
- b. An attorney with experience in employment law? Yes No
10. a. Does the **Applicant** provide severance packages to terminated or laid off employees? Yes No
- b. If Yes, does the severance agreement include a waiver or release of an employee's rights to bring claim against the **Applicant**? Yes No

II. HUMAN RESOURCES

1. a. Does the **Applicant** have a Human Resources department? Yes No
- b. Number of Human Resources employees: _____
2. Are all prospective employees required to complete a uniform employment application prior to hire? Yes No
3. Does the **Applicant** have an employee handbook that is distributed to all employees? Yes No
4. Are employees required to acknowledge, by signature, receipt of such employee handbook? Yes No
5. Does the employment application or employee handbook contain an "Employment at Will" statement? Yes No
6. Complete the following chart for guidelines, policies and procedures related to the following:

Guidelines, Policies, Procedures	Formal Written Policy	Employees Sign and Acknowledge Receipt
Discrimination	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sexual and Other Workplace Harassment	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equal Employment Opportunity	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
FMLA	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Disabled Employees and Accommodations	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Retaliation	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Reporting, Investigating and Resolving Employee Complaints	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Written Performance Appraisals/Reviews	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Hiring/Interviewing	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Discharge/Termination	Yes <input type="checkbox"/> No <input type="checkbox"/>	

7. Are the **Applicant's** employment practices policies, procedures and employee handbook periodically reviewed by an attorney with experience in employment law? Yes No
8. Does the **Applicant** have written policies or procedures outlining employee conduct when dealing with the general public, customers, clients, vendors, or other third parties? Yes No
9. Does the **Applicant** have written policies or procedures for dealing with complaints from the general public, customers, clients, vendors, or other third parties for issues involving harassment or discrimination? Yes No

10. Does the **Applicant** conduct human resources training on guidelines, policies and procedures for all individuals who handle human resources functions? Yes No
11. Does the **Applicant** conduct training for employees on issues of discrimination and sexual and other workplace harassment? Yes No
12. If the **Applicant** is a federal contractor subject to the OFCCP, has the **Applicant** been subject to a compliance evaluation or investigation in the last 3 years? N/A Yes No
If Yes, please attach an explanation.

III. REQUIRED ATTACHMENTS – EMPLOYMENT PRACTICES LIABILITY

As part of this Application, please submit the following documents (*these documents, and the representations and facts they contain, are made a part of this Application, whether such documents are physically delivered to the Company by the Applicant or are obtained by the Company from any public source, including the Internet*):

- Most recent annual financial statement of the **Applicant**
- If **Applicant** has 500 or more employees, attach employee handbook
- If **Applicant** has 1,000 or more employees, most recent EEO-1 report
- If **Applicant** is a *contractor*, complete the Construction Supplemental Application
- If **Applicant** layoffs are either 10% of the workforce or more than 100 employees, complete the Downsizing Supplemental Application

D. FIDUCIARY LIABILITY COVERAGE SECTION

I. PLAN DATA

1. Premium to be paid by: Employer: Trust or Plan:
2. Complete the chart for all plans for which coverage is requested:

Full Plan Name	*Plan Type	Current Asset Value	Latest FYE Annual Contributions	Current # of Participants	**Plan Status
		\$	\$		
		\$	\$		
		\$	\$		
* Defined Benefit (DB) Defined Contributions (DC) ESOP (E) Self-Funded Welfare Benefit Plan (W) Other (O) – Attach explanation					
** Active (A) Frozen (F) Sold (S) Terminated (T) – Include date of termination					

List any additional plans on a separate attachment.

II. PLAN UNDERWRITING QUESTIONS

1. Is each plan reviewed periodically to assure there are no violations of ERISA (e.g., prohibited transactions or party-in-interest rules)? Yes No
If No, please attach an explanation.
2. Does any plan (a) not conform to the standards of eligibility, participation, vesting, blackout notification requirements and other provisions of ERISA or similar foreign law, or (b) hold employer securities or employer real property in violation of ERISA or in excess of ERISA limits? Yes No
If Yes, please attach an explanation.
3. Has any plan (a) been the subject of an investigation by the DOL, IRS, or any similar foreign agency; (b) had its tax exempt status withdrawn or threatened to be withdrawn by the IRS; (c) filed for an exemption from a prohibited transaction; or (d) received an adverse opinion as to its financial condition by an independent public accountant? Yes No
If Yes, please attach an explanation.
4. If any plan is a defined benefit plan, has such plan (a) experienced an event reportable to the PBGC; (b) not been certified by an actuary to be adequately funded in accordance with ERISA’s minimum funding standard; or (c) been converted into a cash balance plan or is any such conversion expected in the next 12 months? N/A Yes No
If there are no defined benefit plans, please check “N/A”.
If Yes, please attach an explanation.

5. Has any plan (a) been amended within the last 12 months in a way that will result in the reduction of benefits or are any such amendments anticipated within the next 12 months; or (b) been merged with another plan, terminated or sold within the past 2 years or is any such merger, termination or sale anticipated in the next 12 months? Yes No
If Yes, please attach an explanation detailing the implementation, disclosure and any relevant blackout periods.
6. Are there any outstanding or delinquent plan contributions or plan loans, leases or debt obligations that are in default or classified as uncollectible? Yes No
If Yes, please attach an explanation.
7. Does the employer, committee or employer representatives, or union board of trustees have final say over the determination of whether benefits will be paid under any healthcare plan sponsored by the **Applicant**? Yes No
If Yes, please identify the names of such plans in a separate attachment.
8. Please provide the name(s) of firm(s) providing the following services:

CPA	Attorney	Actuary	Investment Advisor

III. EMPLOYER SECURITIES

Please complete this section only if the **Applicant** sponsors an ESOP or a defined contribution plan that invests in employer securities.

1. Name of plan(s) holding employer securities:

2. As a matter of plan design, is company stock required to be offered as an investment alternative? Yes No
3. If the plan is an ESOP, is it leveraged? N/A Yes No
If Yes, provide the date, terms and reasons for loan as well as the names of any parties selling shares to the ESOP and list any guarantors of the loan.

4. Does an independent trustee or other fiduciary not otherwise affiliated with the **Applicant** monitor the plan's stock holdings? Yes No
If Yes, provide the name of all independent trustees or other fiduciaries.
5. Does the plan allow immediate diversification of contributions made in company stock? N/A Yes No
If No, please describe if and when diversification is allowed.
6. Does the plan include a provision for pass-through voting and tendering of allocated employer securities held by the plan and "mirrored" voting and tendering of unallocated employer securities held by the plan? Yes No
If No, please provide an explanation.
7. Does the plan have percentage caps on the amount of an employee's plan account that can be invested in company stock? Yes No
If Yes, please provide the percentage amount: _____%

IV. REQUIRED ATTACHMENTS – FIDUCIARY LIABILITY

As part of this Application, please submit the following documents (*these documents, and the representations and facts they contain, are made a part of this Application, whether such documents are physically delivered to the Company by the **Applicant** or are obtained by the Company from any public source, including the Internet*):

- Most recent annual financial statement of the **Applicant**
- Plan financial statements for defined benefit plans and self insured welfare plans, if limit requested is greater than \$1,000,000

- Plan financial statements for each defined contribution plan, if limit requested is greater than \$5,000,000 and/or the plan invests in employer securities
- Most recent 5500 of all plans

E. CRIME COVERAGE SECTION

I. PROPOSED ADDITIONAL INSUREDS (OTHER THAN APPLICANT)*

1. Complete the following table indicating all additional entities for which coverage is requested:

Name of Entity	Description of Operations and Relationship to Applicant

To enter more information, please attach a separate page or an organization chart.

***IMPORTANT NOTE: Receipt of this information does not constitute an agreement that coverage will be provided to the listed entities.**

II. EMPLOYEE/LOCATION/EXPOSURE INFORMATION

- Number of locations outside the United States: _____
Indicate domicile of each on a separate page.
- Indicate the total amount of specified property *INSIDE* the premises for all locations combined:
Cash \$ _____ Retail Checks** \$ _____ Credit Card Receipts \$ _____
- Indicate the total amount of specified property being transported by a messenger *OUTSIDE* the premises for all locations combined:
Cash \$ _____ Retail Checks** \$ _____ Credit Card Receipts \$ _____

** *Retail Checks are only those checks that are accepted as immediate payment for retail products or services.*

III. INTERNAL CONTROLS

- Does the **Applicant** maintain an internal audit department? Yes No
If Yes, how many individuals are in the internal audit department? _____
- Are bank account statements reconciled at least monthly? Yes No
- Does someone other than the person responsible for reconciling bank accounts:
Make deposits? Yes No Make withdrawals? Yes No Sign checks? Yes No
- Is countersignature of checks required? Yes No
If Yes, what is the dual signing limit? \$ _____
- 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
- Are all incoming checks stamped "for deposit only" immediately upon receipt? Yes No
- Is a physical count of inventory conducted at least annually? Yes No
- Do you conduct periodic reviews of all unused or obsolete inventory (including raw materials and scrap metals)? N/A Yes No
- Are inventory records computerized? Yes No
- Are the duties of computer programmers and computer operators separated? Yes No
- Are the same internal controls listed above imposed on all locations and entities? Yes No

IV. COMPUTER AND FUNDS TRANSFER CONTROLS

- Is there a software security system in place to detect fraudulent computer usage by employees, agents and outsiders? Yes No
- Are passwords and access codes changed at regular intervals and when users are terminated? Yes No

3. Are computer programmers permitted to use machines with programs they have written? Yes No
4. Are computer check writing functions separate from check authorization? Yes No
5. Are EDP systems, programs, and procedures, including changes thereto, authorized, documented and tested? Yes No
6. Is there physical and functional segregation of personnel and periodic job shifts or job rotations? Yes No
7. Is dual authorization required for all wire transfers? N/A Yes No
8. What is the average daily dollar volume of electronic funds transfers? \$ _____
Check if not applicable .
9. Are transfer verifications sent to an employee or department other than the one that initiated the transfer? Yes No

V. BUSINESS PRACTICES AND PHYSICAL CONTROLS

1. Indicate if you have or perform any of the following (*check all that apply*):

Business Practices/Policies	Physical Controls	Hiring/Screening Practices
Formal written business plan <input type="checkbox"/>	Guards/watchmen <input type="checkbox"/>	Prior employment verification <input type="checkbox"/>
Fraud policy <input type="checkbox"/>	Messengers <input type="checkbox"/>	Drug testing <input type="checkbox"/>
Confidential hotline or procedure for employees to report violations in your policies <input type="checkbox"/>	Premises alarm systems <input type="checkbox"/>	Education verification <input type="checkbox"/>
Code of ethics <input type="checkbox"/>	Controlled premises access <input type="checkbox"/>	Credit history <input type="checkbox"/>
Conflict of interest policy <input type="checkbox"/>	Other protection <input type="checkbox"/>	Criminal history <input type="checkbox"/>

VI. UNIQUE/SIGNIFICANT EXPOSURES

1. Indicate any of the following characteristics or exposures that apply to your business operations (*check all that apply*):

- | | |
|--|---|
| Precious metals or gemstones <input type="checkbox"/> | Narcotics <input type="checkbox"/> |
| High unit, portable inventory <input type="checkbox"/> | Computer chips <input type="checkbox"/> |
| Managed assets of others <input type="checkbox"/> | Proprietary trading activity <input type="checkbox"/> |
| Warehousing operations <input type="checkbox"/> | Care, custody and control of clients' property <input type="checkbox"/> |
| Art collection or other valuable collectibles <input type="checkbox"/> | None applicable <input type="checkbox"/> |

If you checked any of the characteristics or exposures above, please provide details that quantify the exposure and briefly describe the controls in place to protect you from loss in a separate attachment.

VII. REQUIRED ATTACHMENTS - CRIME

As part of this Application, please submit the following documents:

- Most recent annual financial statement of the **Applicant**
- Required communications under PCAOB (Public Company Accounting Oversight Board) Auditing Standard No. 5 and future amendments
- If coverage for Employee Theft of Client Property (Third Party Crime) is requested, submit separate Third Party Crime Application

F. KIDNAP AND RANSOM COVERAGE SECTION

I. ORGANIZATION INFORMATION

1. Are any operations to be insured involved in the production of foodstuffs, beverages or pharmaceuticals (including toothpaste, mouthwash, etc.)? Yes No
If Yes, please attach an explanation.
2. Does the **Applicant** own or operate, or know of any persons for whom it seeks coverage under this insurance that will work or travel on any ships, vessels, tugs, barges or rigs? Yes No

II. FOREIGN EXPOSURE

Please complete the following questions regarding foreign locations and travel.

1. Do Directors, Officers or other employees of the **Applicant** take trips outside the United States and Canada? Yes No
If Yes, please provide travel information for the previous 12 months and estimates of the upcoming 12 months:

City and Country of Destination	# of Trips	# of Individuals	Average Length of Trips

To enter more information, please attach a separate page to the Application.

2. Are there any permanent foreign locations of the **Applicant**? Yes No
If Yes, please provide both the existing and anticipated foreign locations:

City and Country	# of Locations	Type of Operation (i.e. Sales, Manufacturing)	# of Employees

To enter more information, please attach a separate page to the Application.

3. Are steps taken to ensure an Insured Person's safety when traveling outside the United States? Yes No
If Yes, please attach an explanation.
4. Are steps taken to ensure the safety of Insured Persons and Premises permanently located outside of the United States? Yes No
If Yes, please attach an explanation.

G. IDENTITY FRAUD EXPENSE REIMBURSEMENT COVERAGE SECTION

I. ORGANIZATION 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

II. CONTACT INFORMATION

Contact Name: _____

Email: _____ Phone: _____

H. COMPENSATION NOTICE

Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.

I. FRAUD WARNINGS

Attention: Insureds in Alabama, Arkansas, D.C., Maryland, New Mexico, and Rhode Island

Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Attention: Insureds in Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Attention: Insureds in Florida

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

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 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 such person to criminal and civil penalties. (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.)

Attention: Insureds in Louisiana, Maine, Tennessee, Virginia, and Washington

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Attention: Insureds in Oregon

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and 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.

J. SIGNATURE SECTION

IT IS AGREED THAT THIS APPLICATION IS A SUPPLEMENT TO ALL OTHER APPLICATIONS PREVIOUSLY SUBMITTED TO THE INSURER IN CONJUNCTION WITH THE UNDERWRITING AND ISSUANCE OF INSURANCE COVERAGE FOR WHICH THIS POLICY IS A RENEWAL OR REPLACEMENT OR OTHERWISE SUCCEEDS IN TIME, AND THOSE APPLICATIONS TOGETHER WITH THIS APPLICATION SHALL CONSTITUTE THE COMPLETE APPLICATION WHICH SHALL BE THE BASIS OF ANY QUOTATION WHICH MAY BE MADE.

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE (CHAIRMAN, PRESIDENT, CEO, OR OTHER OFFICER ACCEPTABLE TO TRAVELERS) OF THE APPLICANT REPRESENTS, AFTER REASONABLE INQUIRY, THAT THE STATEMENTS AND REPRESENTATIONS SET FORTH HEREIN ARE TRUE AND ACCURATE. SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT TO ACCEPT, OR THE COMPANY TO ISSUE, ANY POLICY OF INSURANCE, BUT IT IS AGREED THAT ALL STATEMENTS, REPRESENTATIONS AND ATTACHMENTS FURNISHED TO THE COMPANY IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF. ANY POLICY THAT THE COMPANY MAY ISSUE TO THE APPLICANT WOULD BE ISSUED IN RELIANCE UPON THE TRUTH OF ALL SUCH STATEMENTS, REPRESENTATIONS AND ATTACHMENTS AND SHALL BE THE BASIS OF, AND DEEMED ATTACHED TO AND INCORPORATED INTO, ANY POLICY THAT MAY BE ISSUED.

THE COMPANY IS HEREBY AUTHORIZED TO MAKE ANY INVESTIGATION OR INQUIRY IN CONNECTION WITH THIS APPLICATION. THE UNDERSIGNED AUTHORIZED REPRESENTATIVE AGREES THAT IF THE INFORMATION SUPPLIED IN THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF ANY POLICY THAT THE COMPANY MAY ISSUE TO THE APPLICANT, THE UNDERSIGNED WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATION OF ANY AGREEMENT TO BIND ANY SUCH POLICY OF INSURANCE.

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.

ELECTRONICALLY REPRODUCED SIGNATURES WILL BE TREATED AS ORIGINAL.

Signature* of **Applicant's** Authorized Representative
(Chairman, President or CEO)

Name (Printed)

Title

Date

***IF YOU ARE ELECTRONICALLY SUBMITTING THIS APPLICATION TO TRAVELERS, APPLY YOUR ELECTRONIC SIGNATURE TO THIS FORM BY CHECKING THE ELECTRONIC SIGNATURE AND ACCEPTANCE BOX BELOW. BY DOING SO, YOU HEREBY CONSENT AND AGREE THAT YOUR USE OF A KEY PAD, MOUSE, OR OTHER DEVICE TO CHECK THE ELECTRONIC SIGNATURE AND ACCEPTANCE BOX CONSTITUTES YOUR SIGNATURE, ACCEPTANCE, AND AGREEMENT AS IF ACTUALLY SIGNED BY YOU IN WRITING AND HAS THE SAME FORCE AND EFFECT AS A SIGNATURE AFFIXED BY HAND.**

AUTHORIZED REPRESENTATIVE'S ELECTRONIC SIGNATURE AND ACCEPTANCE

K. PRODUCER INFORMATION (ONLY REQUIRED IN FLORIDA, IOWA, AND NEW HAMPSHIRE)

Producer Signature

Producer Name (Printed)

Agency Name

Agency Code

License Number