a stock insurance	company	horoin	called the	Incuror
, a stock insurance	company,	nerein	called the	msurer

${\bf Crime \it SHIELD}^{\rm SM} \ \ {\bf POLICY\ APPLICATION\ for} \\ {\bf CHURCHES,\ MOSQUES,\ SYNAGOGUES\ \&\ OTHER\ HOUSES\ OF\ WORSHIP}$



Agency Name:			Hartí	ford Agency	Code:	
Application is hereby made by:						
(First Named Insured and all add	litional insureds, includi	ing Employee Benefit P	lans to be	insured. Attac	ch separate sheet, if ne	cessary.)
Principal address:						
		(No., Street)				
City		S	tate		Zip Code	
EFFECTIVE DATE OF COVER BILLING METHOD AC	RAGE FROM: GENCY BILL	DIRECT BILL	TC):		
Present Crime Insurance Pro If not applicable, please check	here:			pplicable)		
Has any similar insurance been de If Yes, please explain:	clined or canceled c	during the past three	e years?			Yes No
Insurance Carrier	Type (Primary or Excess)	Policy Period		mit of ability	Deductible	Premium
			\$		\$	\$
			\$		\$	\$
INSURING AGREE	LIMIT DEDUCTIBLE (for excess coverage, deductible primary coverage + primary deductions)		eductible is			
Commercial Entities Only:						
1. E mployee Theft		\$		\$		
2. Depositors Forgery or		\$				
3. Theft, Disappearance &		\$		\$		
(Money, Securities and Other Property) 4. Robbery and Safe Burglary		\$ \$				
(Money and Securities) 5. Computer and Funds Transfer Fraud		\$ \$				
6. Money Orders and Counterfeit Currency (automatically included)		\$50,000 \$ 0				
Currency (automatical	ny menuded)					
	ouse of worship, do yntary School g or Assisted Living	Secondary Sch		apply): Camp		
Date you were established: Latest fiscal year-end revenues:	\$	Curre	nt memb	pership of the	ne congregation:	

B. CLASSIFICATION OF EMPLOYEES AND LOCATION INFORMATION

Total # of Employees	Total # of Separat
Salaried Clergy/Employees	Worship
Elected Officers	Schools
Volunteers *	Residential
Grand Total	Other
<u> </u>	Grand Total

*Note, coverage will exclude all	volunteers	while	acting	in a	funds
solicitation capacity					

solici	cation capacity.		
C. E	MPLOYMENT PRACTICES		
1.	Does the Insured conduct a pre-employment check of salaried employees? If Yes, does it		
	include the following:		
	a. Prior employment verification?	Yes	☐ No
	b. Personal references?	Yes	☐ No
	c. Record of prior convictions?	Yes	☐ No
2.	If the pre-employment check reveals adverse information, do you still hire the applicant?	∐ Yes	∐ No
D. A	UDIT CONTROLS		
1.	Are your financial statements prepared annually by an independent Certified Public	Yes	No
	Accountant? If Yes, please attach most recent copy of CPA prepared financial statement.		
2.	Are all operations and locations included in the CPA prepared financial statement?	Yes	□No
3.	Is there a CPA Management Letter/Response commenting on internal control weaknesses,	Yes	□No
	recommendations for improvement, and a response by management? (If Yes, please attach		
	the most recent report).		
4.	Has the auditing firm made any recommendations that have not been adopted?	☐ Yes	☐ No
	If Yes, please explain.		
5.	If a CPA Management Letter was not issued, did the CPA make any informal	Yes	☐ No
	recommendations concerning internal control improvements?		
	If Yes, please explain.		
6.	Do you have an annual internal audit?	Yes	∐ No
	If Yes, who has the internal audit responsibilities?		
7.	Do you have a documented system of internal control policies/procedures?	Yes	∐ No
8.	If any weaknesses are noted by internal audit, is the operation in question notified in writing	Yes	∐ No
•	by the Board or Council and are corrective actions monitored?		
9.	Is accounting centralized or decentralized?		
	If decentralized, how often are the transactions of separate operations reviewed by the Board		
	or Council?		
	How often does the internal audit review/visit the other operation locations?		
E. D	ISBURSEMENT, CHECK HANDLING AND RECEIPTS CONTROLS		
1.	Are at least two signatures required on checks? If Yes, over what dollar amount?	Yes	☐ No
	If No, who signs checks?		
2.	If a facsimile plate is used:		
	a) Is it kept in a safe?	☐ Yes	☐ No
	b) Who has access to it?		
	c) Is a record kept of its use?	☐ Yes	☐ No
3.	Do employees who receive or reconcile monthly bank statements also:		_
	a) Sign checks?	Yes	∐ No
	b) Handle bank deposits?	Yes	∐No
	c) Have access to check signing machines or signature plates?	Yes	∐ No
4.	Does the bank statement contain the cancelled checks?	Yes	∐ No
5.	Are internal control systems designed so that no individual can control a process from	Yes	∐ No
4	beginning to end (e.g. request a check, approve a voucher and sign the check)?		
6.	How often is the blank check stock inventoried?		
7.	By whom? Are offerings always counted in the presence of at least two persons unrelated to one	Yes	□No
/.	another?	168	Пио
8.	Are all incoming checks stamped "For Deposit Only" immediately upon receipt?	Yes	☐ No

Locations

9.		the bank the same date as receive ght in a burglar and fire resistant		Yes Yes	☐ No ☐ No	
F. P	F. PURCHASING, VENDOR AND INVENTORY CONTROLS					
1.		ompanied by an invoice or vouch		Yes Yes	☐ No	
2.		zed vendor list utilized to assist in detecting payments to fictitious suppliers? sibility for authorizing vendors, approving invoices and processing payments			□ No	
3.	segregated amongst difference		oices and processing payments	Yes	☐ No	
4.		complete responsibility, does this	s person also have authority to	☐ Yes	☐ No	
	sign checks and reconcile		2			
_	If Yes, by whom?	How often ace that will prevent payment to		24.0		
5.	invoices?	ace that will prevent payment to	unauthorized vendors or duplica	ile		
6.		inventory of valuable religious ar	ticles, artifacts and art?	□Yes	☐ No	
	If Yes, how often?	If Yes, by whom?				
7.		ter hours of scheduled use?		Yes	☐ No	
8.	Do you have a security ala	rm system?		☐ Yes	☐ No	
I. A	DDITIONAL INTERNA	AL CONTROL QUESTION	S			
1. Does the applicant maintain any endowment, trust or building funds?				Yes	No	
	If Yes, please specify:		iscal year-end? \$			
2.	Is there a written investme			Yes	☐ No	
3. Is there a periodic review by an investment committee or board?			Yes	∐ No		
4.	Who makes investment de	cisions?				
J. N	IONEY, SECURITIES A	AND PAYROLL EXPOSUR	ES (Complete only if Insuring Ag	reement 3 or 4 is i	equested)	
		Money and Securities	Checks (Non Retail)	Other Pro	perty	
Maxi	mum Exposures in \$'s:					
IZ I	OCC EVDEDIENCE					
	LOSS EXPERIENCE	and discovered or sustained	in the last three years. Che	alr hana if nana	. 🗆	
List all fidelity and crime losses discovered or sustained in the last three years. Check here if none: TYPE OF LOSS						
DATE OF LOSS (Employee Dishonesty, Forgery, etc.) AMOUNT OF LOS			OF LOSS			
2/111	(Employee Dishonesty, Forgery, etc.)					
Ple	Please attach details of all losses including description, corrective action taken and amount covered by insurance.					

FRAUD WARNING

Any person who knowingly and with intent to defraud any i nsurance company or other person, files an application for insurance, or a statement of claim containing any fals e information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime in certain jurisdictions.

STATE SPECIFIC INFORMATION

ARKANSAS APPLICANTS: Any person who knowi ngly presents a fal se or fraudul ent claim for payment of a loss or benefit or knowingly presents false inform ation in an application for insurance is guilty of a crime and m ay be subject to fines and confinement in prison.

COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purose 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

DISTRICT OF COLUMBIA APPLICANTS: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny an insurance benefit if false information materially related to a claim was provided by the applicant."

FLORIDA APPLICANTS: 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.

HAWAII APPLICANTS: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.

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

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

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

NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NEW MEXICO APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OKLAHOMA APPLICANTS: Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

OREGON APPLICANTS: Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application or; (2) filing a claim containing a false statement as to any material fact may be violating state law.

PENNSYLVANIA APPLICANTS: 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.

RHODE ISLAND APPLICANTS: "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

PUERTO RICO APPLICANTS: Any person who knowingly and with intent to defraud an insurance company 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 (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if extenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

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TENNESSEE: 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.

VERMONT APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance, or a statement of claim containing any false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which may be a crime in certain jurisdictions.

VIRGINIA APPLICANTS: 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.

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."

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

NEW YORK APPLICANTS: 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 material fact thereto commits a fraudulent insurance act, which is a crime, and shall be also subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

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.

*APPLIES TO GEORGIA, NEW HAMPSHIRE, VIRGINIA APPLICANTS ONLY: The Insured represents that the information furnished in this application is complete, true and correct. It is further agreed that if the above described declarations and statements are not true, accurate and complete, and are deemed material to the issuance of this Policy, any claim arising from any matter not truthfully, accurately or completely disclosed, or disclosed at all, shall be excluded from coverage.

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. THE COMPANY WILL HAVE RELIED UPON THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED IN CONNECTION WITH THE APPLICATION PROCESS, IN ISSUING THE POLICY.
ELECTRONICALLY REPRODUCED SIGNATURES WILL BE TREATED AS ORIGINAL.

Application completed by:		
	(Name and Title)	
Signature:		
Date:		
Producer (Florida, Iowa Only):	Date:	
Producer No. (Florida Only):		
Producer Signature:		
	(New Hampshire only)	

CALIFORNIA NOTICE

California Notice: The Harford may charge a fee if this bond or policy is cancelled before the end of its term. The fee can range between 5% to 100% of the pro rata unearned premium. Please refer to the terms and conditions stated in the policy or bond. This notice does not apply to cancellations initiated by The Hartford.