



(the "Insurer")

BANK CARD PROTECTOR APPLICATION

IF A POLICY IS ISSUED, IT WILL BE ON A CLAIMS-MADE BASIS

GENERAL INFORMATION

Application is hereby made by: _____

(herein called Insured)

Physical Address: _____

(Street)

(City) (State) (Zip Code)

Contact Name:	_____	Phone Number:	_____
Fax Number:	_____	Email Address:	_____
Effective Date (at 12:01 am)	_____	Expiration Date (at 12:01 am)	_____

1. LIMITS REQUESTED

Per Card Limit	\$ _____	Single Loss Limit	\$ _____	Policy Aggregate	\$ _____
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2. DEDUCTIBLES REQUESTED

Per Card Deductible	\$ _____	Maximum Per Loss Deductible	\$ _____
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3. OPTIONAL COVERAGES AND DEDUCTIBLES

Extra Expense/Single Loss Sublimit (Max \$5,000)	\$ _____	Extra Expense/Single Loss Deductible	\$ _____
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4. CARD INFORMATION:

Types of Cards	# of Cards	# of Chip (EMV) cards	Daily Cash Limit	Daily POS Limit
Debit Cards (Business and Personal Debit Cards):			\$ _____	\$ _____
Credit Cards (Business, Classic, Gold, Platinum, Other):			\$ _____	\$ _____
ATM (Only):			\$ _____	\$ _____
Other (Gift Cards, HSA Cards, Smart Cards, etc.):			\$ _____	\$ _____

5. Average Number of Monthly Transactions (ONE TOTAL FOR CARDS LISTED ABOVE – ATM & POS):

6. Average Dollar Amount of Monthly Transactions (ONE TOTAL FOR ALL CARDS LISTED ABOVE – ATM & POS):

\$ _____

7. Name of current Debit/Credit Card Manager and years of experience:

Current Manager Name	_____	Years of Experience	_____

OFFICE PROCEDURES

1. Do you have a training and procedures program for the debit/credit card staff? Yes No

If YES, please explain:

	YES	NO
a. Is training given on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>
b. Are employees trained in detecting fraudulent credit applications?	<input type="checkbox"/>	<input type="checkbox"/>
c. Are employees trained in Visa/Mastercard or FTC Regulations?	<input type="checkbox"/>	<input type="checkbox"/>
d. Are employees required to take two weeks uninterrupted vacation each year?	<input type="checkbox"/>	<input type="checkbox"/>
e. Is there an Employee Manual provided?	<input type="checkbox"/>	<input type="checkbox"/>

If NO to any of the above, please provide details of how issues are handled in the space provided below:

2. When issuing any of the above-mentioned cards to a new customer is there a waiting period? Yes No

If NO, please explain:

3. Describe or attached your security procedures for issuing any of the above cards & PIN Numbers:

4. Please answer the following questions for any of the above-mentioned cards:

- a. Does a Third-Party issue and mail the cards? Yes No

Name of Issuer:

- b. Is undeliverable mail sent to a P.O. Box that only your security department can access? Yes No

If NO, please explain:

- c. Is a central log kept for returned cards? Yes No

- d. Is card destruction under Dual Control? Yes No

- e. Please describe how cards are activated?

- f. Is the procedure different for card renewals? Yes No

- g. How are unissued card numbers secured?

- h. Do you provide a 24-hour 7 day a week service to report lost or stolen cards? Yes No

INTERNAL CONTROLS

1. Do you or your processors use an Address Verification System? Yes No
2. Are you notified of repetitive charges within 24 hours? Yes No
3. Do you have a Neural System, such as Cardholder Risk Identification Services (CRIS)? Yes No

If YES, who provides the service?

- Does it include:
- Geographical change patterns? Yes No
- Velocity Sales Habits? Yes No
- Other (explain below) Yes No

4. Do you use CVV numbers in the magnetic strip of the above-mentioned cards? Yes No
5. Do you use CVV-2 numbers in the above mentioned cards? Yes No
6. Do you have a Card Generator Prevention System? Yes No
7. Do you use an Expiration Date Monitoring System? Yes No

LOSS INFORMATION

1. Please describe the procedure when the above-mentioned cards are reported lost or stolen:

2. List all of the losses sustained during the past six (6) years, whether reimbursed or not: Check if None

3. SALES AND FRAUD HISTORY

	LATEST YEAR	2 ND LATEST YEAR	3 RD LATEST YEAR
12 MONTH ENDING DATE:			
Number of ALL POS & ATM transactions			
TOTAL dollars of ALL POS & ATM transactions	\$	\$	\$
Number of ALL fraudulent transactions			
TOTAL dollars of ALL fraudulent transactions	\$	\$	\$

NOTE: EXPLAIN CORRECTIVE ACTIONS WITH REGARD TO THE ABOVE FRAUD LOSSES:

4. Does any Director or Officers of the Insured or it's holding company have any knowledge of any pending loss(es) or of any information that could give rise to a claim(s) that could be covered under this policy? Yes No

If YES, please explain:

It is agreed that with respects to the questions above, if such knowledge, pending loss(es), or information exists, then such loss(es) or any loss(es) arising from such knowledge or information is excluded from the proposed coverage.

5. Name of your present carrier:

THE UNDERSIGNED AUTHORIZED OFFICER OF THE APPLICANT DECLARES THAT THE STATEMENTS SET FORTH HEREIN ARE TRUE. THE UNDERSIGNED AUTHORIZED OFFICER AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE (UNDERSIGNED) WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE INSURER OF SUCH CHANGES, AND THE INSURER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS AND/OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE.

SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE INSURER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BE ATTACHED TO AND BECOME PART OF THE POLICY.

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION, REGARDLESS OF WHETHER SUCH DOCUMENTS ARE ATTACHED TO THE POLICY, ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF.

THE INSURED REPRESENTS THAT THE INFORMATION FURNISHED IN THIS APPLICATION IS COMPLETE, TRUE AND CORRECT. ANY MISREPRESENTATION, OMISSION, CONCEALMENT OR INCORRECT STATEMENT OF A MATERIAL FACT, IN THIS APPLICATION OR OTHERWISE, SHALL BE GROUNDS FOR THE RESCISSION OF ANY BOND OR POLICY ISSUED.

SIGNED			
Must be signed by the President, CEO or CFO if a corporation; a General Partner if Partnership			
PRINTED NAME			
TITLE			
DATE			
ATTEST			
BROKER		LICENSE #	
ADDRESS			

NOTICE TO 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA 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.

NOTICE TO COLORADO APPLICANTS: 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, AND 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 AUTHORITIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: 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 INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

NOTICE TO 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.

NOTICE TO 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.

NOTICE TO 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.

NOTICE TO 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.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

NOTICE TO 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.

NOTICE TO 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 FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NOTICE TO 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.

NOTICE TO 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 (365:15-1-10, 36 §3613.1).

NOTICE TO OREGON 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO 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.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON 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.

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.