

# Crime Coverage Questionnaire



**Classification of Employees:** US/Canada

1. Total number of employees\*: \_\_\_\_\_
2. Location: (other than main office) \_\_\_\_\_
- \*Number of employees who are: Leased/Temporary: \_\_\_ Board Members: \_\_\_ Volunteers: \_\_\_

*Note: Temporary leased employees who are substituting for regular employees are covered; others, including volunteers, are excluded and should not be included for rating purposes.*

**Hiring Procedures/Employment Practices:**

1. Do you conduct prior employment check on all new hires?  YES  NO
  2. Do you conduct a criminal background check on all new hires?  YES  NO
  3. Are references required and verified?  YES  NO
  4. Do you conduct a criminal background check on current employees?  YES  NO
  5. Are credit reports checked when screening new employees?  YES  NO
  6. Do you conduct a criminal background check on current employees?  YES  NO
  7. Do employees work alone?  YES  NO
  8. Do employees have keys to clients' homes or businesses?  YES  NO
  9. Describe safety measures in place to guard against employee theft of client's property. \_\_\_\_\_
  10. Does the applicant employ any person who has committed a theft or dishonesty act?  YES  NO
- Note: These employees are excluded from coverage and should not be included for rating purposes.*

**Management Controls:**

1. Are your financial statements prepared by an independent CPA on an annual basis?  YES  NO  
*If no, on what basis?* \_\_\_\_\_
1. Are the owner(s) involved in the daily operations of the company?  YES  NO
2. Are two signatures required on checks?  YES  NO  
*If two signatures are not required, who has the authorization to sign checks?*  
*Please provide their name and position:* \_\_\_\_\_
3. Do employees who reconcile the bank statements also:
  - a. Sign checks?  YES  NO
  - b. Make withdrawals?  YES  NO
  - c. Make deposits?  YES  NO
  - d. Have access to blank checks?  YES  NO
  - e. Have access to computer systems that print checks?  YES  NO
  - f. Have access to facsimile, signature plate or check signing machines?  YES  NO
4. Do you have a system to detect payments to fictitious supplies?  YES  NO
5. Does a person outside the applicant's accounts payable unit verify the accuracy of all monthly paid invoices?  YES  NO
6. Are invoices stamped "paid" at the time checks are issued to prevent duplicate payments?  YES  NO
7. Are checks and drafts kept in a locked area?  YES  NO
8. Are electronic signatures used?  YES  NO

**Money, Securities and Payroll Exposures:**

Please indicate maximum exposure for each location.

Locations	Cash	Retail Checks	CC Receipts Non-Retail Checks	Is there a safe?
_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> YES <input type="checkbox"/> NO
_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> YES <input type="checkbox"/> NO
_____	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> YES <input type="checkbox"/> NO

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1. Does the applicant accept personal checks?  YES  NO
2. Are customer payments checked for validity?
  - a. Cash Payments  YES  NO
  - b. Check Payments  YES  NO
  - c. Credit Card Payment  YES  NO
  - d. Other: \_\_\_\_\_  YES  NO
3. Are all cash registers located in well-lit areas that are seen from the street and/or other parts of the premises?  YES  NO
4. Does applicant have any peak periods of cash on hand?  YES  NO
5. How many of the following are received in a normal week?  
\_\_\_\_\_ Money Orders \_\_\_\_\_ \$20 Bills \_\_\_\_\_ \$50 Bills \_\_\_\_\_ \$100 Bills
6. Does the applicant check all currency \$20 and over with a counterfeit checker?  YES  NO
7. Has there been any losses in the last 3 years?  YES  NO

## Outside the Premises:

1. What is the maximum amount of money or securities carried off premises by any one person?  
\$ \_\_\_\_\_
2. Does the time of day, conveyance used, and they route the employee take to the bank vary?  YES  NO
3. Do salespersons, truck drivers, or any other employees keep money or other valuables away from premises at night or on weekends?  YES  NO
4. Do salespersons, truck drivers, or any other employees collect money?  YES  NO
5. If yes, what are the average and the maximum amounts any person may carry?  
\$ \_\_\_\_\_ Average \$ \_\_\_\_\_ Maximum
6. Does the applicant use an armored car service?  YES  NO

## Crime~Ransomware:

1. Does the applicant or any of the applicant's officers, partners, managers, or members work or travel outside of the United States, Puerto Rico or Canada?  YES  NO  
If yes, list the countries: \_\_\_\_\_
2. Has the applicant ever received extortion threats?  YES  NO  
If yes, describe in detail. Include dates and resolution: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. Are there procedures in place in case of an extortion attempt?  YES  NO  
If yes, describe: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Are there pre-authorized controls for all programmers and operators?  YES  NO
5. Is there a control to prevent attempts of unauthorized access to a computer program?  YES  NO
6. Are procedures, programs and electronic data systems tested & documented?  YES  NO