

# Application

## COMPREHENSIVE CRIME POLICY (CRIMEGUARD)

FL- 163 CRIMEG



1. NAME OF APPLICANT AND PRINCIPAL LOCATION \_\_\_\_\_  
\_\_\_\_\_
2. NATURE OF OPERATIONS \_\_\_\_\_
3. ANNUAL TURNOVER \_\_\_\_\_
4. NUMBER OF LOCATIONS \_\_\_\_\_
5. NUMBER OF EMPLOYEES \_\_\_\_\_
6. A) NAME OF EXTERNAL AUDITORS \_\_\_\_\_  
B) DO THEY AUDIT ALL OPERATIONS? \_\_\_\_\_  
C) IF ANY RECOMMENDATIONS HAVE BEEN MADE ABOUT INTERNAL SYSTEMS, PLEASE EXPLAIN. \_\_\_\_\_  
\_\_\_\_\_
7. IS THERE AN INTERNAL AUDIT DEPARTMENT? YES [ ] NO [ ]  
DO THEY:  
A) HAVE AN ESTABLISHED AUDIT CYCLE FOR ALL OPERATIONS? YES [ ] NO [ ]  
B) AUDIT ALL PREMISES ON A REGULAR BASIS? YES [ ] NO [ ]  
C) AUDIT COMPUTER RECORDS IN STORAGE? YES [ ] NO [ ]  
D) AUDIT ALL EDP FUNCTIONS? YES [ ] NO [ ]  
E) APPROVE ALL AMENDMENTS TO COMPUTER PROGRAMS BEFORE THEY ARE RELEASED TO USERS? YES [ ] NO [ ]  
F) RUN A "TEST DECK" TO DETECT CHANGES MADE WITHOUT AUTHORIZATION? YES [ ] NO [ ]  
G) CARRY OUT REGULAR, RANDOM AND SURPRISE CHECKS ON STOCKS OF RAW MATERIALS, WORK IN PROGRESS AND FINISHED GOODS? YES [ ] NO [ ]
8. WHAT PROCEDURES ARE USED FOR RECRUITING STAFF AND ASSESSING THEIR SUITABILITY FOR POSITIONS OF TRUST?  
\_\_\_\_\_
9. ARE ALL STAFF REQUIRED TO TAKE TWO WEEKS UNINTERRUPTED HOLIDAY EACH YEAR?  
\_\_\_\_\_
10. ARE WAGES/SALARIES INDEPENDENTLY CHECKED AGAINST PERSONNEL RECORDS?  
\_\_\_\_\_
11. ARE DUTIES OF EMPLOYEES SEGREGATED SO THAT NO INDIVIDUAL CAN CONTROL ANY OF THE FOLLOWING TRANSACTIONS FROM COMMENCEMENT TO COMPLETION? \_\_\_\_\_  
A) SIGNING CHECKS ABOVE US\$5,000.00. \_\_\_\_\_  
B) ISSUING FUNDS TRANSFER INSTRUCTIONS? \_\_\_\_\_  
C) ISSUING AMENDMENTS TO FUNDS TRANSFER PROCEDURES? \_\_\_\_\_  
D) INVESTMENT IN AND CUSTODY OF SECURITIES OF OTHER VALUABLES (INCLUDING BLANK CHECKS, TRAVELERS CHECKS, BILLS OF EXCHANGE, ETC.)? \_\_\_\_\_  
E) AUTHORIZING CAPITAL EXPENDITURE? \_\_\_\_\_
12. ARE MONTHLY STATEMENTS OF ACCOUNT SENT TO CUSTOMERS INDEPENDENTLY OF EMPLOYEES RECEIVING PAYMENT?  
\_\_\_\_\_
13. IS RECONCILIATION OF BANK STATEMENTS AND CLIENT ACCOUNTS CARRIED OUT BY PERSONS NOT AUTHORIZED TO DEPOSIT/WITHDRAW FUNDS, ISSUED FUNDS TRANSFER INSTRUCTIONS OR DISPATCH ACCOUNTS TO CLIENTS?  
\_\_\_\_\_
14. A) DOES YOUR COMPUTER SYSTEM OFFER A DIAL UP FACILITY? \_\_\_\_\_  
B) IF SO, IS THIS RESTRICTED SOLELY TO PROVIDING INFORMATION OR TO PROVIDING AN ELECTRONIC MAIL FUNCTION?  
\_\_\_\_\_

15. A) ARE PASSWORDS USED TO AFFORD VARYING LEVELS OF ENTRY TO THE COMPUTER SYSTEM DEPENDING ON THE NEED AND AUTHORIZATION OF THE USER? \_\_\_\_\_

YES [ ] NO [ ]

B) ARE PASSWORDS REGULARLY CHANGED WHEN THERE IS ANY TURNOVER IN KNOWLEDGEABLE PERSONNEL?  
IF PASSWORDS ARE NOT USED, DESCRIBE THE ALTERNATIVE METHOD USED. \_\_\_\_\_

C) ARE ALL SOURCE DOCUMENTS SECURED TO PREVENT UNAUTHORIZED MODIFICATIONS OR USE OF DATA BEFORE ENTERING THE COMPUTER SYSTEM? \_\_\_\_\_

YES [ ] NO [ ]

D) IS THERE AN ERROR AND EXCEPTION LOG WHICH IS REGULARLY REVIEWED AND WHICH IDENTIFIES TERMINALS AND USER IDENTIFICATION NUMBER? \_\_\_\_\_

YES [ ] NO [ ]

E) IS THE USE OF TERMINALS RESTRICTED ONLY TO AUTHORIZED PERSONNEL? \_\_\_\_\_

YES [ ] NO [ ]

F) ARE UNIQUE PASSWORDS USED TO IDENTIFY EACH TERMINAL? \_\_\_\_\_

YES [ ] NO [ ]

16. WHAT IS THE ANNUAL VOLUME OF FUNDS TRANSFER INSTRUCTIONS GIVEN TO FINANCIAL INSTITUTIONS? \_\_\_\_\_

17. A) WHAT PROCEDURE IS USED TO ISSUE AND AUTHORIZE SUCH INSTRUCTIONS? \_\_\_\_\_

B) ARE THESE ALL ON A PRE-FORMATTED BASIS? \_\_\_\_\_

YES [ ] NO [ ]

C) ARE THE BANKS REQUIRED TO AUTHENTICATE ANY INSTRUCTIONS BEFORE PAYMENT? \_\_\_\_\_

YES [ ] NO [ ]

D) ARE ALL INSTRUCTIONS CONFIRMED IN WRITING WITHIN 24 HOURS? \_\_\_\_\_

YES [ ] NO [ ]

18. DO YOU ISSUE CREDIT/CHARGE CARDS TO EMPLOYEES? \_\_\_\_\_

IF SO:

A) WHAT IS THE MAXIMUM CREDIT LIMIT? \_\_\_\_\_

B) ARE EMPLOYEES DIRECTLY RESPONSIBLE TO THE CREDIT CARD COMPANY FOR SETTLING MONTHLY STATEMENTS? \_\_\_\_\_

C) WHEN AN EMPLOYEE LEAVES THE COMPANY IS THE CREDIT/CHARGE CARD ISSUER IMMEDIATELY ADVISED THAT THE CARD SHOULD BE CANCELLED AND THAT THE EMPLOYEE IS RESPONSIBLE FOR ALL OUTSTANDING DEBTS? \_\_\_\_\_

19. WHAT IS THE MAXIMUM VALUE OF MONEY, SECURITIES, PRECIOUS METALS AND/OR JEWELRY ON PREMISES? \_\_\_\_\_

A) DURING BUSINESS HOURS? \_\_\_\_\_

B) AFTER BUSINESS HOURS? \_\_\_\_\_

20. WHAT IS THE MAXIMUM VALUE OF STOCK HELD AT ANY ONE LOCATIONS? \_\_\_\_\_

21. WHAT PHYSICAL PROTECTION METHODS ARE USED TO SAFEGUARD PROPERTY? (I.E. LOCKS ON DOORS AND WINDOWS, SECURITY CAGES, CLOSED CIRCUIT TELEVISION, METAL SHUTTERS, ETC.). \_\_\_\_\_

22. IS ACCESS TO ALL BUSINESS PREMISES CONTROLLED? \_\_\_\_\_

23. ARE PREMISES OCCUPIED AFTER BUSINESS HOURS? \_\_\_\_\_

24. ARE ALL PREMISES FITTED WITH ALARMS WHICH ARE MAINTAINED IN PROPER WORKING ORDER AND CONNECTED AT ALL TIMES AFTER BUSINESS HOURS? \_\_\_\_\_

ARE THESE CONNECTED TO: [ ] A) CENTRAL STATION? [ ] B) POLICE STATION?

25. HAVE ANY SECURITY SURVEYS BEEN CARRIED OUT IN THE LAST THREE YEARS WHOSE RECOMMENDATIONS HAVE NOT BEEN TAKEN UP? YES [ ] NO [ ]

WHAT WERE THEY AND WHY WERE THEY NOT TAKEN UP? \_\_\_\_\_

26. IS TRANSFER OF MONEY AND NEGOTIABLE SECURITIES USUALLY MADE BY ARMORED VEHICLE? YES [ ] NO [ ]

IF NOT, PLEASE DESCRIBE TRANSIT PROCEDURE IN FULL. \_\_\_\_\_

27. PLEASE PROVIDE BRIEF DETAILS OF ANY LOSSES SUSTAINED DURING THE PAST FIVE YEARS BEFORE APPLICATION OF ANY DEDUCTIBLE AND WHETHER INSURED OR NOT.

DATE DISCOVERED	LOCATION	NATURE OF LOSS	AMOUNT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

PLEASE ATTACH FULL DETAILS OF THE CIRCUMSTANCES OF ANY SUBSTANTIAL LOSS AND THE CORRECTIVE MEASURES TAKEN TO AVOID RECURRENCE.

NOTICE: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD PROVIDES FALSE INFORMATION IN AN INSURANCE APPLICATION, OR PRESENTS, ASSISTS, OR MAKES A FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS OR OTHER BENEFIT, OR PRESENTS MORE THAN ONE CLAIM FOR THE SAME INCIDENT OF DAMAGE OR LOSS, WILL COMMIT A FELONY AND IF CONVICTED WILL BE SENTENCED FOR EACH VIOLATION WITH A FINE OF NO LESS THAN FIVE THOUSAND (\$5,000) DOLLARS AND NOT EXCEEDING TEN THOUSAND (\$10,000) DOLLARS, OR BE SENTENCED TO IMPRISONMENT FOR A THREE (3) YEAR TERM, OR BOTH PENALTIES. IN THE EVENT OF AGGRAVATING CIRCUMSTANCES, THE TERM COULD BE INCREASED TO A MAXIMUM OF FIVE (5) YEARS; IN THE EVENT OF INTERVENING EXTENUATING CIRCUMSTANCES IT COULD BE REDUCED UP TO A MINIMUM OF TWO (2) YEARS.

SIGNING THIS PROSOPOSAL FORM DOES NOT BIND THE PROPOSER TO COMPLETE THIS INSURANCE.

DATED: \_\_\_\_\_

FOR AND ON BEHALF OF (APPLICANT'S NAME): \_\_\_\_\_

SIGNED: \_\_\_\_\_

TITLE OF OFFICER: \_\_\_\_\_

PLEASE ATTACH LATEST ANNUAL REPORT

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