

COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION BOND

TRAVELERS 3-D BOND (3DE0700)

Fraud, suggests the international accounting firm Ernst & Young, is becoming so prevalent that one in five Canadian companies has been affected and more than 60% of frauds in Canada are discovered by chance. The fraudulent loss of millions of dollars in profits every year can be reduced through strict internal controls, physical safeguarding of assets, and insurance protection.

Travelers has extensive expertise in providing a range of fidelity insurance solutions to a wide variety of domestic and global operations. The Fidelity Bond operates as an integral part of an Insured's overall loss prevention program. In addition to our standard Comprehensive Dishonesty, Disappearance and Destruction Bond (3-D Bond), Travelers also offers a variety of supplemental coverages to further minimize loss, such as: extensions for Credit Card Forgery, Extortion, and Computer Theft or Fraud, to name a few.

Key coverage features

- Per loss limit of liability wording
- Coverage extended to all Employee Benefit Plans
- Automatic coverage for newly created offices and subsidiaries
- Automatic coverage, at no additional cost, for newly acquired subsidiary when less than 20% of consolidated employees and assets
- 60 day notice of cancellation
- Enhanced definition of Employee
 - consultants, including contract retirees
 - guest students
 - temporary employees hired through placement firms
 - trainees compensated with public funds
 - elected officials, whether compensated or not
 - directors and trustees of Employee Benefit Plans
- 60 day coverage for former employees
- Full coverage for Unidentifiable Employees
- Employee of one Insured considered employee of another
- 60 day Discovery Period following expiration of bond
- \$25,000,000 Limit of Liability available in Canadian or U.S. currency

Quality service

- Our decentralized underwriting – provided through our Vancouver, Calgary, Toronto and Montreal offices – allows for efficient, expert service
- Our dedicated claim service team is staffed by professional claim specialists and experienced attorneys

Travelers - experienced, reputable insurance carrier

At Travelers, we insist on quality, making us one of the most respected companies in North America. We are known for our superior products and services, and for developing effective insurance solutions to address specific industry risks.

Our strength is backed by:

- A commitment to offering effective insurance products and services in Canada since 1866
- We are continually ranked on the Fortune 500 list of the largest U.S. companies
- Independent rating services, including A.M. Best, Moody's and Standard & Poor's, consistently give us high ratings for our claims-paying ability
- We are the second-largest commercial property-casualty insurer in North America

To learn more about *Travelers Comprehensive Dishonesty, Disappearance and Destruction Bond*, contact your local Travelers Financial and Professional Services underwriting office.

Montreal

Telephone
514.875.0600
800.361.9427

Toronto

Telephone
416.366.8301
800.268.8481

Calgary

Telephone
403.265.6252
800.479.3887

Vancouver

Telephone
604.684.6574
866.684.6574



Travelers Guarantee Company of Canada
20 Queen Street West
Suite 200, P.O. Box 5
Toronto, Ontario
M5H 3R3

travelerscanada.ca

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers Guarantee Company of Canada. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications, and application of legislative provisions.