

Financial Institution Bond, Form 14

TRAVELERS CANADA FINANCIAL INSTITUTION BOND (FI140900)

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 Canada 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 Financial Institution Bond, Travelers also offers a variety of supplemental coverages to further minimize loss, such as: Extortion of Persons or Property, Agents, Mail, and Computer Systems, to name a few

Key coverage features

- Per loss limit of liability wording
- Automatic coverage for newly created offices and subsidiaries
- No requirement for notice to underwriter before planned merger or acquisition
- Enhanced definition of Employee
 - Consultants, including contracted retirees
 - Temporary employees hired through placement firms
 - Trainees compensated with public funds
 - Elected officials, whether compensated or not
 - Directors and trustees of Employee Benefit Plans
- Employee of one Insured considered employee of another
- 60 day coverage for former employees
- Coverage automatically extends to all Employee Benefit Plans
- Counterfeit currency coverage worldwide
- Coverage for redemption of Canada Savings Bonds
- Broad definition of Property
- Coverage extended to Uncertificated Securities
- 60 day notice of cancellation
- Worldwide territory
- \$25,000,000 Limit of Liability

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
- Independent rating services, including A.M. Best, Moody's and Standard & Poor's, consistently give us high ratings for our claims-paying ability
- A consistent ranking on the Fortune 500 list of the largest U.S. companies
- We are the second-largest commercial property-casualty insurer in North America

To learn more about Traveler Canada *Financial Institution Bond, Form 14*, contact your local Travelers Canada Financial and Professional Services underwriting office or visit travelerscanada.ca

Montreal	Toronto	Calgary	Vancouver
514.875.0600	416.366.8301	403.265.6252	604.684.6574
800.361.9427	800.268.8481	800.479.3887	866.684.6574



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