

## **COMMERCIAL CRIME APPLICATIONS**

**ALL COMMERCIAL CRIME APPLICATIONS MUST INCLUDE A DIAGRAM OF THE ALARM SYSTEM THAT IS INSTALLED. THIS SHOULD INCLUDE ALL FLOORS AND ANY BASEMENT AREA. ALSO INCLUDE A WRITTEN EXPLANATION OF THE DEVICES USED. IF THE APPLICANT ONLY OCCUPIES A PORTION OF THE BUILDING, YOU MUST INDICATE WHAT PORTION OR FLOOR IS OCCUPIED. IF THIS INFORMATION IS NOT SUBMITTED WITH THE APPLICATION, IT WILL BE REJECTED.**

**COMMERCIAL CRIME APPLICATION**

APPLICANTS NAME AND MAILING ADDRESS

PRODUCER AND/OR AGENCY NAME AND ADDRESS

Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Account# \_\_\_\_\_ Phone \_\_\_\_\_

**PREMISES TO BE INSURED:**

On the line below show the Street number and name, Lot and Block, or the Section, Township, and Range, if outside of the city limits. (If the risk has multiple occupancies, show the portion occupied by the insured, such as floor number.)

1) Location Of Premises \_\_\_\_\_

2) Part Occupied By Insured \_\_\_\_\_

3) Type Of Merchandise Covered \_\_\_\_\_

4) Premium Class \_\_\_\_\_

5) Business Is: FOR-PROFIT NON-PROFIT CLUB/LODGE CONCESSIONAIRE STORAGE

6) ANNUAL GROSS RECEIPTS \$ \_\_\_\_\_

For the preceding year as shown on most recent tax return. If public or non-profit organization, use operating budget.

NOTE: One of the factors for determination of the premium and deductible for commercial policy is the annual gross receipts of the business. Any misrepresentation in the application or renewal of coverage could result in the denial of a loss and cancellation of coverage.

AMOUNT OF INSURANCE      PREMIUM

7) OPTION 1 BURGLARY ONLY (Including Safe Burglary) \_\_\_\_\_

OPTION 2 ROBBERY ONLY . . . . . \_\_\_\_\_

OPTION 3A COMBINATION OF Options 1 and 2 . . . . . 1 \_\_\_\_\_ 2 \_\_\_\_\_  
(In uniform or varying amounts)

TOTAL \_\_\_\_\_

PREMIUM DUE AT INCEPTION \_\_\_\_\_

8) Does premises contain a safe with a reading of Class E or better ? . . . . . Yes \_\_\_\_\_ No \_\_\_\_\_

**IF APPLICATION IS FOR BUGLARY COVERAGE (OPTION 1 OR 3), PLEASE COMPLETE THE FOLLOWING:**

9) Are all doors, doorways, storefront windows and other accessible openings protected as required by the attached protection device warranty ? . . . . . Yes \_\_\_\_\_ No \_\_\_\_\_

10) Is required alarm system (Code \_\_\_\_\_ on warranty form) operational ? . . . . . Yes \_\_\_\_\_ No \_\_\_\_\_

Certain businesses require an alarm system. Indicate type of alarm system: \_\_\_\_\_ Silent \_\_\_\_\_ Central Station/Guard Response

Has the applicant(s) had any Crime losses? \_\_\_\_\_ Yes \_\_\_\_\_ No. If Yes, list all such losses on a separate memo.

NOTE: TO BE ELIGIBLE

**APPLICANT CERTIFICATION**

I certify that the statements made on the application are true and correct to the best of my knowledge and belief, that I have read and understand all the information pertaining to the application and protective device warranty requirements.

Signature of Applicant and Phone Number \_\_\_\_\_

Date \_\_\_\_\_

(2)

**PRODUCER CERTIFICATION**

I certify that I am a licensed Agent or Broker in the State of Missouri, that the date of my signature is correct, and that I have explained to the Applicant that, compliance with protection device requirements is a prerequisite for coverage under this Policy. I also agree that in the event of cancellation of a policy, I shall ratably refund commissions on the unearned portion of premiums at the same rate at which such commissions were originally paid.

\_\_\_\_\_  
Signature of Producer

\_\_\_\_\_  
Date

**NOTE**

**TO BE ELIGIBLE FOR A COMMERCIAL CRIME POLICY WHICH INCLUDES BURGLARY COVERAGE,  
THE PREMISES MUST MEET CERTAIN REQUIREMENTS FOR PROTECTIVE DEVICES.**

**PRIVACY ACT STATEMENT**

The information requested is necessary to process your application for Crime Insurance. It is voluntary on your part to furnish the information. It will not be disclosed outside, except to claims adjusters to enable them to confirm coverage and the location of insured property or as required or permitted by law. Failure by you to provide the information may result in a delay in processing or denial of your application or in payment of a claim.

## ALARM TYPES

The classification of business determines which alarm system, if any, is required to protect the premises. Classification of the business is determined by the highest classification of merchandise inventoried or held for sale. Any required alarm system must protect all the exterior doors and accessible openings (including storefront display windows, and unbarred skylights). This is in addition to the required locking devices and hinge pins. If no alarm system is required, the insured may elect to use a combination of alarm protection and physical barriers.

- CODE**                    The four types of alarm systems required to protect the premises are described as follows:
- 0**                        **None Required**
- 1**                        **Central Station, Supervised Service Alarm System:**  
A silent alarm that is constantly in operation, which signals upon any breach of a door, window (including storefront windows and unbarred skylight), or other accessible opening to the protected premises, at a private sentry or guard headquarters that is attended and monitored twenty-four (24) hours a day, that dispatches guards to the protected premises immediately upon the activation of the alarm, that periodically checks the operation and effectiveness of the system, and that notifies law enforcement authorities as soon as any breach of the premises is confirmed.
- 2**                        **Central Station, Supervised Alarm System (Without Guard Dispatch):**  
A silent alarm that is constantly in operation, which signals upon any breach of a door, window (including storefront windows and unbarred skylights ), or other accessible opening to the protected premises at an office of the law enforcement authorities or at an office of an independent agency located at a distance from the protected property, which has trained operators continually on duty twenty-four (24) hours a day to receive signals and to notify law enforcement authorities as soon as any breach of the premises is confirmed.
- 3**                        **Silent Alarm System:**  
An alarm system that signals at a location other than the location where it is installed upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises.
- 4**                        **Local Alarm System:**  
An alarm system that signals loudly at the premises by means of one or more tamper-protected sounding devices upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises.

**NOTE:** If either of the central station alarm systems specified is not available in the community in which the premises are located, a silent alarm shall be permitted.