

Questionnaire for VFW Accountable Officers Crime Coverage

DEPARTMENT HEADQUARTERS Veterans of Foreign Wars of the United States TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA



August 1, 2025

Dear Comrade Commander:

One of the most important communications you will receive during the year concerns appropriate bonding of your Post Positions. Section 703 of the National By-Laws requires that each Accountable Officer shall be bonded with an Indemnity Company as surety. The By-Laws place the responsibility for adequate bonding upon the Commander of the post. Section 218 of the National Manual requires THE BOOKS AND RECORDS OF THE ACCOUNTABLE OFFICER BE AUDITED AT LEAST QUARTERLY BY THE TRUSTEES.

The Department Headquarters carries a Crime Policy for the bonding of Department and Post Accountable Officers. Any unit may decide whether it prefers to take out a policy with another surety company or have its funds protected by the Department Headquarters Crime Policy. However, prompt attention is required because if your Accountable Officers had previously been covered through the Department Program, a new premium payment is required by September 1, 2025 or it will be considered delinquent.

COVERAGES OF THE POLICY REQUIRE:

- 1. You agree to make/or cause to be made, at least annually, an audit of your books and accounts, including complete verification of all securities and bank balances pertaining to each "employee and/ or volunteer".
- If the above is not complied with, the Insurance Company may refuse to honor claim of missing funds which cannot be proven by records. Monthly audits and reconciliation of bank statements may avoid this denial of claim.
- 2. The Insurance Company may not pay for loss resulting from any unauthorized advances made by an "employee" to any member for delinquent dues and assessments.
- 3. "Employee" means any duly elected position, or any appointed officer as listed in the policy schedule.
- 4. IF THE POLICY IS NOT RENEWED, TERMINATED, OR CANCELLED AT EXPIRATION DATE OF 9-1-2025, THE POST HAS ONLY 90 DAYS TO SUBMIT A PROOF OF LOSS FOR PRIOR TERM. AFTER 90 DAYS PRIOR COVERAGE CEASES.
- 5. POST MUST SUBMIT A PROOF OF LOSS FORM WITHIN 120 DAYS FROM THE FIRST DATE OF DISCOVERY OF THE LOSS.

THIS POLICY IS ONLY FOR THE YEAR SEPTEMBER 1, 2025 TO SEPTEMBER 1, 2026
The funds of your Post are protected only for that year. Premium for the following year will be due September 1, 2026

RETURN THIS QUESTIONNAIRE <u>COMPLETED IN FULL</u> WITH YOUR PREMIUM CHECK PAYABLE TO YOUR DEPARTMENT HEADQUARTERS

STATE	POST#	
hereby apply for A1. Employee/ Volunteer The	eft coverage for the year from September 1, 2025 through Septe	ember 1, 2026 in the
AMOUNT of \$	for the POSITION of	
Post Annual Income: \$		
	theft of money) over the past 3 years by an Accountable Offinaire. No Coverage can be extended until approved by insurance carrier	cer? YES NO
NOTE: Questionnaire is not valid unless ALL questions are answered. Coverage may	QM or Commander or Adjutant or Sr Vice Signature	Date
Deadline for coverage is September 1, 2025 - After this date you will be delinquent and not no compliance with the VFW By- Laws.	Phone Number	
	Street Address, City and Zip	:

- 1. You MUST use the current 2025-2026 Questionnaire.
- 2. Each position requires a separate questionnaire. This includes positions of Commander, Sr. Vice, Jr. Vice, Quartermaster, Adjutant and other officers. Other positions <u>MUST</u> use the Club Manager Questionnaire.
- 3. ALL questions on Questionnaire <u>MUST</u> be answered and the form <u>MUST</u> be signed and dated.
- 4. Please list Posts in <u>ascending numeric order</u> and double check the coverage amount rounded up to <u>the nearest</u> <u>\$1000's</u> on the Consolidated. Minimum bond amount is \$3,000.
- 5. If the bond is not renewed, terminated, or canceled at Expiration date of 9-1-2025, the post has only 90 days to submit a proof of loss for the prior term, after 90 days prior *coverage ceases*.
- 6. Please send separate payments for Accountable Officers Bonds and Club Manager Bonds. We accept mailed in checks and online payments at https://tallmanins.epaypolicy.com/. When paying online, please upload your Consolidated forms and Questionnaires to the pay site. See attached online payment procedures.
- 7. All Questionnaires and completed Consolidated Forms are to be sent to the Tallman Insurance Agency either at the address above or attached to the online pay site.

THE COMPLETED QUESTIONNAIRE MUST BE RECEIVED BY MAIL OR EMAIL bonds@tallmanins.com BY NOVEMBER 30, 2025 FOR THE BOND TO BE EFFECTIVE 9-1-2026

VFW CLUB MANAGER, BARTENERS, BINGO BOND

\$3.50 Per Thousand	\$2.50 Per Thousand	\$2.00 Per Thousand	\$1.75 Per Thousand
\$ 3,000\$10.50	\$ 26,000\$ 65.00	\$251,000\$ 502.00	\$501,000\$ 876.75
\$ 4,000\$14.00	\$ 27,000\$ 67.50	\$252,000\$ 504.00	\$502,000\$ 878.50
\$ 5,000\$17.50	\$ 28,000\$ 70.00	\$253,000\$ 506.00	\$503,000\$ 880.25
\$ 6,000\$21.00	\$ 29,000\$ 72.50	\$254,000\$ 508.00	\$504,000\$ 882.00
\$ 7,000\$24.50	\$ 30,000\$ 75.00	\$255,000\$ 510.00	\$505,000\$ 883.75
\$ 8,000\$28.00	\$ 40,000\$ 100.00	\$256,000\$ 512.00	\$506,000\$ 885.50
\$ 9,000\$31.50	\$ 50,000\$ 125.00	\$257,000\$ 514.00	\$507,000\$ 887.25
\$ 10,000\$35.00	\$ 60,000\$ 150.00	\$258,000\$ 516.00	\$508,000\$ 889.00
\$ 11,000\$38.50	\$ 70,000\$ 175.00	\$259,000\$ 518.00	\$509,000\$ 890.85
\$ 12,000\$42.00	\$ 80,000\$ 200.00	\$260,000\$ 520.00	\$510,000\$ 892.50
\$ 13,000\$45.50	\$ 90,000\$ 225.00	\$270,000\$ 540.00	\$520,000\$ 910.00
\$ 14,000\$49.00	\$100,000\$ 250.00	\$280,000\$ 560.00	\$530,000\$ 927.50
\$ 15,000\$52.50	\$110,000\$ 275.00	\$290,000\$ 580.00	\$540,000\$ 945.00
\$ 16,000\$56.00	\$120,000\$ 300.00	\$300,000\$ 600.00	\$550,000\$ 962.50
\$ 17,000\$59.50	\$130,000\$ 325.00	\$310,000\$ 620.00	\$560,000\$ 980.00
\$ 18,000\$63.00	\$140,000\$ 350.00	\$320,000\$ 640.00	\$570,000\$ 997.50
\$ 19,000\$66.50	\$150,000\$ 375.00	\$330,000\$ 660.00	\$580,000\$1,015.00
\$ 20,000\$70.00	\$160,000\$ 400.00	\$340,000\$ 680.00	\$590,000\$1,032.50
\$ 21,000\$73.50	\$170,000\$ 425.00	\$350,000\$ 700.00	\$600,000\$1,050.00
\$ 22,000\$77.00	\$180,000\$ 450.00	\$360,000\$ 720.00	
\$ 23,000\$80.50	\$190,000\$ 475.00	\$370,000\$ 740.00	
\$ 24,000\$84.00	\$200,000\$ 500.00	\$380,000\$ 760.00	(\$501,000. And UP)
\$ 25,000\$87.50	\$210,000\$ 525.00	\$390,000\$ 780.00	\$1.75 Per Thousand
	\$220,000\$ 550.00	\$400,000\$ 800.00	
(\$3,000. To \$25,000.)	\$230,000\$ 575.00	\$410,000\$ 820.00	
\$3.50 Per Thousand	\$240,000\$ 600.00	\$420,000\$ 840.00	
	\$250,000\$ 625.00	\$430,000\$ 860.00	
		\$440,000\$ 880.00	
	(\$26,000. To \$250,000.)	\$450,000\$ 900.00	
	\$2.50 Per Thousand	\$460,000\$ 920.00	
		\$470,000\$ 940.00	
		\$480,000\$ 960.00	
		\$490,000\$ 980.00	
		\$500,000\$ 1,000.00	*
		(\$251,000. To \$500,000.)	
		\$2.00 Per Thousand	Form #9/00-ED2011