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STATE BOARD OF ACCOUNTS
302 West Washington Street
Room E418
INDIANAPOLIS, INDIANA 46204-2769

SPECIAL INVESTIGATION REPORT

OF

WHITELAND VOLUNTEER FIRE DEPARTMENT INC.

JOHNSON COUNTY, INDIANA

January 1, 2010 to August 31, 2017



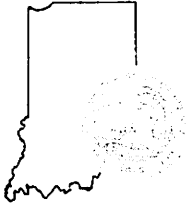
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06/06/2018



TABLE OF CONTENTS

<u>Description</u>	<u>Page</u>
Transmittal Letter	2
Special Investigation Results and Comments:	
Background.....	3
Checks Issued Without Supporting Documentation.....	3-4
Undocumented and Unsupported Credit Card Purchases.....	4-5
Undocumented Cash Payments.....	5
Special Investigation Costs	5
Internal Control Deficiencies.....	6
Investigation by Law Enforcement Agency	6
Crime Insurance Coverage.....	6
Exit Conference.....	7
Summary of Charges	8
Affidavit	9



STATE OF INDIANA
AN EQUAL OPPORTUNITY EMPLOYER

STATE BOARD OF ACCOUNTS
302 WEST WASHINGTON STREET
ROOM E418
INDIANAPOLIS, INDIANA 46204-2769

Telephone: (317) 232-2513
Fax: (317) 232-4711
Web Site: www.in.gov/sboa

TO: THE OFFICIALS OF THE WHITELAND VOLUNTEER FIRE
DEPARTMENT INC., JOHNSON COUNTY, INDIANA

This is a special investigation report for the Whiteland Volunteer Fire Department Inc. (Fire Department), for the period January 1, 2010 to August 31, 2017, and is in addition to any other report for the Fire Department as required under Indiana Code 5-11-1. All reports pertaining to the Fire Department may be found at www.in.gov/sboa/.

We performed procedures to determine compliance with applicable Indiana laws and uniform compliance guidelines established by the Indiana State Board of Accounts and were limited to records associated with disbursements from the General and Ambulance Service funds. The Special Investigation Results and Comments contained herein describe the identified reportable instances of noncompliance found as a result of these procedures. Our tests were not designed to identify all instances of noncompliance; therefore, noncompliance may exist that is unidentified.

Any Official Response to the Special Investigation Results and Comments, incorporated within this report, was not verified for accuracy.

Paul D. Joyce
Paul D. Joyce, CPA
State Examiner

February 6, 2018

WHITELAND VOLUNTEER FIRE DEPARTMENT INC.
SPECIAL INVESTIGATION RESULTS AND COMMENTS

BACKGROUND

Town of Whiteland (Town) officials became aware of improper disbursements and unauthorized uses of the Fire Department's credit card by Divonna Hendrickson (Hendrickson), former Secretary Treasurer of the Fire Department. Per a review of the Fire Department records, it was noted that Hendrickson's last name was changed from Cooper to Hendrickson during the investigation period.

The Indiana State Board of Accounts (SBOA) was notified by the Town officials in accordance with IC 5-11-1-27. The SBOA examined the records and reviewed the accounting of the disbursements and credit card charges made by the Hendrickson. The following describes noncompliance with statutes or the Accounting and Uniform Compliance Guidelines for Examination of Entities Receiving Financial Assistance from Governmental Sources.

CHECKS ISSUED WITHOUT SUPPORTING DOCUMENTATION

Hendrickson received checks totaling \$60,660.22 between January 1, 2010 and August 31, 2017. Per documentation presented, Hendrickson was only due \$6,641.66 for a clothing allowance, compensation for Secretary Treasurer duties, and ambulance runs during this period. All of the checks were written and endorsed by Hendrickson. No documentation was provided to support the validity of these payments. The net unsupported payments, by year, were as follows:

<u>Years</u>	<u>Amount</u>
2010	\$ 91.64
2011	8,956.80
2012	6,746.22
2013	6,799.27
2014	8,496.22
2015	1,825.46
2016	7,565.27
2017	<u>13,537.68</u>
Total	<u>\$ 54,018.56</u>

The Indiana State Board of Accounts Uniform Compliance Guidelines for Examination of Entities Receiving Financial Assistance from Governmental Sources, Section H, states in part:

"Entities receiving financial assistance from state or local governments are subject to the following general requirements: . . .

Retention of financial records, supporting documents, statistical records and all other records pertinent to the agreements for a period of at least three years.

Maintaining a financial management system that provides:

- a. Accurate, current and complete disclosure of the financial results of each government sponsored project or program.

WHITELAND VOLUNTEER FIRE DEPARTMENT INC.
SPECIAL INVESTIGATION RESULTS AND COMMENTS
(Continued)

- b. Records that adequately identify the source and application of funds for government sponsored activities. Records shall contain information pertaining to awards, authorizations, obligations, unobligated balances, assets, outlays and income.
- c. Effective control over and accountability for all funds, property and other assets.
- d. Procedures for determining the reasonableness, allowability and allocability of costs in accordance with the provisions of the applicable cost principles and the terms of the grant or other agreement.
- e. Accounting records that are supported by source documentation. . . ."

Indiana Code 23-17-27-1(b) states: "A corporation shall maintain appropriate accounting records."

We requested that Hendrickson reimburse the Fire Department \$54,018.56 for checks issued without supporting documentation. (See Summary of Charges, page 8)

UNDOCUMENTED AND UNSUPPORTED CREDIT CARD PURCHASES

Personal purchases totaling \$6,430.08 were charged by Hendrickson to the Fire Department's credit card. These purchases included groceries, personal care items, children's clothing, and toys that did not contain adequate supporting documentation to support the business purposes for the expenses.

The Indiana State Board of Accounts Uniform Compliance Guidelines for Examination of Entities Receiving Financial Assistance from Governmental Sources, Section H, states in part:

"Entities receiving financial assistance from state or local governments are subject to the following general requirements: . . .

Retention of financial records, supporting documents, statistical records and all other records pertinent to the agreements for a period of at least three years.

Maintaining a financial management system that provides:

- a. Accurate, current and complete disclosure of the financial results of each government sponsored project or program.
- b. Records that adequately identify the source and application of funds for government sponsored activities. Records shall contain information pertaining to awards, authorizations, obligations, unobligated balances, assets, outlays and income.
- c. Effective control over and accountability for all funds, property and other assets.
- d. Procedures for determining the reasonableness, allowability and allocability of costs in accordance with the provisions of the applicable cost principles and the terms of the grant or other agreement.
- e. Accounting records that are supported by source documentation. . . ."

Indiana Code 23-17-27-1(b) states: "A corporation shall maintain appropriate accounting records."

WHITELAND VOLUNTEER FIRE DEPARTMENT INC.
SPECIAL INVESTIGATION RESULTS AND COMMENTS
(Continued)

We requested that Hendrickson reimburse the Fire Department \$6,430.08 for undocumented and unsupported credit card purchases. (See Summary of Charges, page 8)

UNDOCUMENTED CASH PAYMENTS

Checks totaling \$791, in which the payee was "Cash," were issued and endorsed by Hendrickson in the amounts of \$600, \$66, and \$125 on April 8, 2011, May 25, 2012, and November 29, 2016, respectively. No documentation was presented to support these checks in which the payees were "Cash." The ledger noted that the check for \$66 was for "Chief's Pay."

The Indiana State Board of Accounts Uniform Compliance Guidelines for Examination of Entities Receiving Financial Assistance from Governmental Sources, Section H, states in part:

"Entities receiving financial assistance from state or local governments are subject to the following general requirements: . . .

Retention of financial records, supporting documents, statistical records and all other records pertinent to the agreements for a period of at least three years.

Maintaining a financial management system that provides:

- a. Accurate, current and complete disclosure of the financial results of each government sponsored project or program.
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- c. Effective control over and accountability for all funds, property and other assets.
- d. Procedures for determining the reasonableness, allowability and allocability of costs in accordance with the provisions of the applicable cost principles and the terms of the grant or other agreement.
- e. Accounting records that are supported by source documentation. . . ."

Indiana Code 23-17-27-1(b) states: "A corporation shall maintain appropriate accounting records."

We requested that Hendrickson reimburse the Fire Department \$791 for the undocumented cash payments. (See Summary of Charges, page 8)

SPECIAL INVESTIGATION COSTS

The State of Indiana incurred additional costs in the investigation of the Fire Department.

Audit costs incurred because of poor records, nonexistent records, or any other inadequate bookkeeping practices, or because of theft or a shortage may be the personal obligation of the responsible official or employee.

We requested that Hendrickson reimburse the State of Indiana \$19,534.41 for special investigation costs. (See Summary of Charges, page 8)

WHITELAND VOLUNTEER FIRE DEPARTMENT INC.
SPECIAL INVESTIGATION RESULTS AND COMMENTS
(Continued)

INTERNAL CONTROL DEFICIENCIES

Hendrickson was responsible for all aspects of Fire Department financial activity. This included preparing checks, depositing receipts, recording financial transactions, and reconciling the bank accounts.

There was no required oversight of Fire Department activity on an ongoing basis by another individual. Due to this lack of segregation of duties, the checks issued without supporting documentation, undocumented and unsupported credit card purchases, and undocumented cash payments, were able to occur and not be identified timely.

The Indiana State Board of Accounts (SBOA) is required under Indiana Code 5-11-1-27(e) to define the acceptable minimum level of internal control standards. To provide clarifying guidance, the State Examiner compiled the standards contained in the manual, *Uniform Internal Control Standards for Indiana Political Subdivisions*. All political subdivisions subject to audit by SBOA are expected to adhere to these standards. The standards include adequate control activities. According to this manual:

"Control activities are the actions and tools established through policies and procedures that help to detect, prevent, or reduce the identified risks that interfere with the achievement of objectives. Detection activities are designed to identify unfavorable events in a timely manner whereas prevention activities are designed to deter the occurrence of an unfavorable event. Examples of these activities include reconciliations, authorizations, approval processes, performance reviews, and verification processes.

An integral part of the control activity component is segregation of duties. . . .

There is an expectation of segregation of duties. If compensating controls are necessary, documentation should exist to identify both the areas where segregation of duties are not feasible or practical and the compensating controls implemented to mitigate the risk. . . ."

INVESTIGATION BY LAW ENFORCEMENT AGENCY

An investigation into the improper disbursements and unauthorized use of the Fire Department's credit card by Hendrickson has also been conducted by the Johnson County Sheriff's Department. Case number 41D03-1801-F6-000026 was filed in the Johnson Superior Court 3, Johnson County, Indiana, on January 12, 2018.

CRIME INSURANCE COVERAGE

The following is information regarding crime insurance obtained by the Fire Department:

<u>Period</u>	<u>Amount</u>
03-28-10 to 03-28-11	\$ 300,000
03-28-11 to 03-28-12	300,000
03-28-12 to 03-28-13	300,000
03-28-13 to 03-28-14	300,000
03-28-14 to 03-28-15	300,000
03-28-15 to 03-28-16	300,000
03-28-16 to 03-28-17	300,000
03-28-17 to 03-28-18	300,000

**WHITELAND VOLUNTEER FIRE DEPARTMENT INC.
EXIT CONFERENCE**

The contents of this report were discussed on March 19, 2018, with Norm Gabehart, Town Manager, and on March 20, 2018, with Jason Patterson, former President of the Board of Directors.

WHITELAND VOLUNTEER FIRE DEPARTMENT INC.
SUMMARY OF CHARGES
 (Due to Malfeasance, Misfeasance, or Nonfeasance)

	<u>Charges</u>	<u>Credits</u>	<u>Balance Due</u>
Divonna Hendrickson, former Secretary Treasurer:			
Checks Issued Without Supporting Documentation, pages 3 and 4	\$ 54,018.56	\$ -	\$ 54,018.56
Undocumented and Unsupported Credit Card Purchases, pages 4 and 5	6,430.08	-	6,430.08
Undocumented Cash Payments, page 5	<u>791.00</u>	<u>-</u>	<u>791.00</u>
 Subtotals	 <u>61,239.64</u>	 <u>-</u>	 <u>61,239.64</u>
 Special Investigation Costs, page 5	 <u>19,534.41</u>	 <u>-</u>	 <u>19,534.41</u>
 Totals - Divonna Hendrickson	 <u><u>\$ 80,774.05</u></u>	 <u><u>\$ -</u></u>	 <u><u>\$ 80,774.05</u></u>

This report was forwarded to the Office of the Indiana Attorney General and the local prosecuting attorney.

AFFIDAVIT

STATE OF INDIANA)
)
Clash COUNTY)

I, Eugene West, Field Examiner, being duly sworn on my oath, state that the foregoing report based on the official records of the Whiteland Volunteer Fire Department Inc., Johnson County, Indiana, for the period from January 1, 2010 to August 31, 2017, is true and correct to the best of my knowledge and belief.

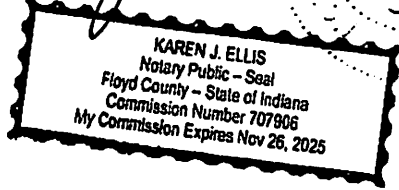
Eugene West
Field Examiner

Subscribed and sworn to before me this 25th day of May, 2018.

Karen J. Ellis
Notary Public



My Commission Expires: 11-26-2025
County of Residence: Floyd



POLICY NUMBER: MEPK06272505

CRIME AND FIDELITY
CR DS 01 08 07

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

The Crime And Fidelity Coverage Part (Commercial Entities) consists of this Declarations Form and the Commercial Crime Coverage Form.

Coverage Is Written:

Primary Excess Coindemnity Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$ \$300,000	\$ NA
2. Forgery Or Alteration	Not Covered	
3. Inside The Premises -- Theft Of Money And Securities	Not Covered	
4. Inside The Premises -- Robbery Or Safe Burglary Of Other Property	Not Covered	
5. Outside The Premises	Not Covered	
6. Computer Fraud	Not Covered	
7. Funds Transfer Fraud	Not Covered	
8. Money Orders And Counterfeit Money	Not Covered	

If "Not Covered" is inserted above opposite any specified Insuring Agreement, such Insuring Agreement and any other reference thereto in this policy is deleted.

If Added By Endorsement:

Insuring Agreement(s)	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
	\$	\$

Endorsements Forming Part Of This Coverage Part When Issued: See attached form GU207



Cancellation Of Prior Insurance Issued By Us:

By acceptance of this Coverage Part you give us notice cancelling prior policy Nos. _____ ; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 03/23/2010

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

The Crime And Fidelity Coverage Part (Commercial Entities) consists of this Declarations Form and the Commercial Crime Coverage Form.

Coverage Is Written:

Primary Excess Coindemnity Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$ \$300,000	\$ NA
2. Forgery Or Alteration	Not Covered	
3. Inside The Premises -- Theft Of Money And Securities	Not Covered	
4. Inside The Premises -- Robbery Or Safe Burglary Of Other Property	Not Covered	
5. Outside The Premises	Not Covered	
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7. Funds Transfer Fraud	Not Covered	
8. Money Orders And Counterfeit Money	Not Covered	

If "Not Covered" is inserted above opposite any specified Insuring Agreement, such Insuring Agreement and any other reference thereto in this policy is deleted.

If Added By Endorsement:

Insuring Agreement(s)	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
	\$	\$

Endorsements Forming Part Of This Coverage Part When Issued: See attached form GU207

Cancellation Of Prior Insurance Issued By Us:

By acceptance of this Coverage Part you give us notice cancelling prior policy Nos. _____
; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 03/29/2011

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

The Crime And Fidelity Coverage Part (Commercial Entities) consists of this Declarations Form and the Commercial Crime Coverage Form.

Coverage Is Written:

Primary
 Excess
 Coindemnity
 Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$ \$300,000	\$ NA
2. Forgery Or Alteration	Not Covered	
3. Inside The Premises -- Theft Of Money And Securities	Not Covered	
4. Inside The Premises -- Robbery Or Safe Burglary Of Other Property	Not Covered	
5. Outside The Premises	Not Covered	
6. Computer Fraud	Not Covered	
7. Funds Transfer Fraud	Not Covered	
8. Money Orders And Counterfeit Money	Not Covered	

If "Not Covered" is inserted above opposite any specified Insuring Agreement, such Insuring Agreement and any other reference thereto in this policy is deleted.

If Added By Endorsement:

Insuring Agreement(s)	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
	\$	\$

Endorsements Forming Part Of This Coverage Part When Issued: See attached form GU207

Cancellation Of Prior Insurance Issued By Us:

By acceptance of this Coverage Part you give us notice cancelling prior policy Nos. _____ ; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 04/25/2012

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

The Crime And Fidelity Coverage Part (Commercial Entities) consists of this Declarations Form and the Commercial Crime Coverage Form.

Coverage Is Written:

Primary
 Excess
 Coindemnity
 Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$ \$300,000	\$ NA
2. Forgery Or Alteration	Not Covered	
3. Inside The Premises -- Theft Of Money And Securities	Not Covered	
4. Inside The Premises -- Robbery Or Safe Burglary Of Other Property	Not Covered	
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If Added By Endorsement:

Insuring Agreement(s)	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
	\$	\$

Endorsements Forming Part Of This Coverage Part When Issued: See attached form GU207

Cancellation Of Prior Insurance Issued By Us:

By acceptance of this Coverage Part you give us notice cancelling prior policy Nos.
; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 03/13/2013

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

The Crime And Fidelity Coverage Part (Commercial Entities) consists of this Declarations form and the Commercial Crime Coverage Form.

Coverage Is Written:

Primary
 Excess
 Coindemnity
 Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$300,000	NA
2. Forgery Or Alteration	Not Covered	
3. Inside The Premises – Theft Of Money And Securities	Not Covered	
4. Inside The Premises – Robbery Or Safe Burglary Of Other Property	Not Covered	
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Endorsements Forming Part Of This Coverage Part When Issued: See attached form GU207

Cancellation Of Prior Insurance Issued By Us:

By acceptance of this Coverage Part, you give us notice cancelling prior Policy Numbers ; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 03/31/2014

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

The Crime And Fidelity Coverage Part (Commercial Entities) consists of this Declarations form and the Commercial Crime Coverage Form.

Coverage Is Written:

Primary
 Excess
 Coindemnity
 Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$300,000	NA
2. Forgery Or Alteration	Not Covered	
3. Inside The Premises – Theft Of Money And Securities	Not Covered	
4. Inside The Premises – Robbery Or Safe Burglary Of Other Property	Not Covered	
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Endorsements Forming Part Of This Coverage Part When Issued: See attached form GU207

Cancellation Of Prior Insurance Issued By Us:

By acceptance of this Coverage Part, you give us notice cancelling prior Policy Numbers ; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 03/23/2015

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

The Crime And Fidelity Coverage Part (Commercial Entities) consists of this Declarations form and the Commercial Crime Coverage Form.

Coverage Is Written:

Primary
 Excess
 Coindemnity
 Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$300,000	NA
2. Forgery Or Alteration	Not Covered	
3. Inside The Premises – Theft Of Money And Securities	Not Covered	
4. Inside The Premises – Robbery Or Safe Burglary Of Other Property	Not Covered	
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Endorsements Forming Part Of This Coverage Part When Issued: See attached form GU207

Cancellation Of Prior Insurance Issued By Us:

By acceptance of this Coverage Part, you give us notice cancelling prior Policy Numbers ; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 03/23/2015

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

The Crime And Fidelity Coverage Part (Commercial Entities) consists of this Declarations form and the Commercial Crime Coverage Form.

Coverage Is Written:

- Primary
 Excess
 Coindemnity
 Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$300,000	NA
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Endorsements Forming Part Of This Coverage Part When Issued: See attached form GU207

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By acceptance of this Coverage Part, you give us notice cancelling prior Policy Numbers ; the cancellation to be effective at the time this Coverage Part becomes effective.

Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 04/05/2016

CRIME AND FIDELITY COVERAGE PART DECLARATIONS (COMMERCIAL ENTITIES)

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Coverage Is Written:

Primary
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 Coindemnity
 Concurrent

Employee Benefit Plan(s) Included As Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft	\$300,000	NA
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If Added By Endorsement:		
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Countersignature Of Authorized Representative

Name: McNeil & Company, Inc.

Title: President

Signature:



Date: 02/20/2017