

**TALLMAN INSURANCE AGENCY
406 WEST 34TH STREET – SUITE 806
KANSAS CITY, MO 64111
816-753-2345**

April 15, 2020

To: **DEPARTMENT QUARtermasters**

From: **TALLMAN INSURANCE AGENCY**

Subject: **ACCOUNTABLE OFFICERS BOND – TRAVELERS INSURANCE**

Please find attachments for Forms # 1, # 2, and # 3 for the renewal term 9/1/20 to 9/1/21. The premium rate is \$4.00 per thousand coverage for Bond Amounts between \$3,000 and \$25,000. The bonding company requires each post to carry a minimum of \$3,000 at \$12.00 unless the Post Trustees audit report reflects liquid assets of \$2,000 or less, in which case, the bonding company will accept a minimum of \$2,000 at \$8.00. **THE RATE UP TO AND INCLUDING \$25,000 IS \$4.00 PER THOUSAND. THE RATE OF \$26,000 AND UP IS \$3.00 PER THOUSAND. THE RATE FOR \$251,000 AND UP IS \$2.50 PER THOUSAND. THE RATE FOR \$501,000 AND UP IS \$2.00 PER THOUSAND.**

Example: Bond Limit \$25,000---\$100.00 \$250,000---\$750.00 \$500,000---\$1,250.00
\$26,000---\$78.00 \$251,000---\$625.00 \$501,000--- \$1,002.00

PLEASE READ THE INSTRUCTIONS FOR SUBMITTING BONDS TO OUR OFFICE:

- 1. The application and certificate have been changed so you can fill in the position you need bonded, so we do not have to have different forms for each position.**
- 2. There are two questions required to be completed by the post: Post Annual Income and Any bond losses in the last 3 years.**
- 3. The application that the post completes will have to be returned to this office, along with the completed consolidation application and check for the premium.**
- 4. If the bond is not renewed, terminated, or cancelled at Expiration date of 9-1-2020, the post has only 90 days to submit a proof of loss for the prior term, after 90 days prior coverage ceases.**

THE BONDS MUST BE IN BY NOVEMBER 30, 2020 FOR THE BOND TO BE EFFECTIVE 9-1-2020.

If the Consolidated Application from the Department is postmarked by November 30, 2020, the effective date will be September 1, 2020.

We will accept bonds after November 30, 2020 as per procedures below.

Any Consolidated Application received in **December** and mailed to our office with a **postmark date** by **December 31, 2020**, will be effective **December 1, 2020** and I will send you a Certificate with dates of **December 1, 2020 to August 31, 2021** so you can complete and send to your posts.

Any Consolidated Application received in **January** and mailed to our office with a **postmark date** by **January 31, 2020**, will be effective **January 1, 2020** and I will send you a Certificate with dates of **January 1, 2020 to August 31, 2020** so you can complete and send to your posts.

The same will be for **February** as above, any consolidated application received in **February** and mailed to our office with a **postmark date** by **February 28, 2020** will be effective **February 1, 2020** and I will send you a Certificate with dates of **February 1, 2020 to August 31, 2021**.

The same procedure will be done as above for **March, April, and May**. **I will not be able to accept any bonds after May 30, 2020**

On December 1, 2019 I will send the Certificates to you for the various dates above for each month so you will have them to complete for the posts that are late getting their bonds in.

Travelers is emphasizing the importance of getting the bonds to our office before November 30, 2018, this will minimize the post not having proper bond coverage at time of loss.

Coverages of the policy require that at least annually, audit of the books and accounts including complete verification of all securities and bank balances be made. If the above is not complied with, the Surety Company will refuse to honor claims of missing funds which cannot be proven by records. Completion of quarterly audits and reconciliation of monthly bank statements may avoid denial of a claim. **Proof of loss resulting from dishonest acts on the part of the bonded officer is required to be completed and mailed to the bonding company with 120 days of the discovery of the loss. Please relate this requirement to the Department Inspectors and responsible person on the post level.**

Travelers Insurance Company is rated by A.M. Best Co. as A++ (Superior) for financial strength and service to policyholders. **Our good bond rate is partially due to the emphasis that has been placed on the audit requirements and quarterly trustees reports.**

CLUB MANAGERS AND GAMBLING OPERATIONS MUST BE BONDED SEPARATELY ON DIFFERENT FORMS OBTAINED FROM THIS OFFICE. A QUARtermaster THAT IS HANDLING ANY GAMBLING, GAMES OF CHANCE, SLOT MACHINES, ETC. ARE NOT COVERED UNDER THE QUARtermaster BOND. THEY MUST BE COVERED UNDER THE CLUB MANAGER BOND.

Please send separate checks for Accountable Officers Bond and Club Manager Bond.

Thank you for the continuation of this good business and if you have any questions, please advise.

Lawrence R. Lyons

**TALLMAN INSURANCE AGENCY
406 WEST 34TH STREET – SUITE 806
KANSAS CITY, MISSOURI 64111
816-753-2345**

May 1, 2020

TO: **DEPARTMENT QUARTERMASTERS**

FROM: **TALLMAN INSURANCE AGENCY**

Subject: **BONDING OF CLUB MGRS./BINGO CHMN./CLUB EMPLOYEES**

Please find enclosed new simplified bond applications for bonding Club Managers, Bingo Chairmen or Club Employees. **A new application must be submitted each year.** These supplies are for the bond term of October 1, 2020 to September 30, 2021. These applications can be photocopied for additional supplies. Also enclosed are the consolidated forms #4 for transmittal to this office. **PLEASE ISSUE A SEPARATE CHECK FOR THE CLUB MANAGERS. DO NOT INCLUDE WITH THE QUARTERMASTER BOND CHECK.**

PLEASE READ THE INSTRUCTIONS TO COMPLETE THE CHANGES FOR THE UPCOMING BOND YEAR 20/21.

1. **The application needs to be completed in full, such as the Post Income and answering all of the questions.**
2. **The application that the post completes will have to be returned to this office, along with the completed consolidation application and check for the premium.**
3. **If Bond is not renewed, terminated, or cancelled at Expiration Date of 10-1-2020, the post has only 90 days to submit a proof of loss for prior term, after 90 days prior coverage ceases.**

If the Consolidated Application from the Department is postmarked by November 30, 2020, the effective date will be October 1, 2020.

We will accept bonds after November 30, 2020 as per procedures below.

Any Consolidated Application received in **December** and mailed to our office with a postmark date by **December 31, 2020**, will be effective **December 1, 2020** and I will send you a Certificate with dates of **December 1, 2020 to September 30, 2021** so you can complete and send to your posts.

Any Consolidated Application received in **January** and mailed to our office with a postmark date by **January 31, 2021**, will be effective **January 1, 2021** and I will send you a Certificate with dates of **January 1, 2021 to September 30, 2021** so you can complete and send to your posts.

May 1, 2019

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The same will be for **February** as above, any consolidated application received in **February** and mailed to our office with a postmark date by **February 28, 2021** will be effective **February 1, 2021** and I will send you a Certificate with dates of **February 1, 2021 to September 30, 2021**.

The same procedure will be done as above for **March, April, May and June**. **I will not be able to accept any bonds after May 31, 2021.**

In December 2019, I will send the Certificates to you for the various dates above for each month so you will have them to complete for the posts that are late getting their bonds in.

Travelers is emphasizing the importance of getting the bonds to our office before November 30, 2020, this will minimize the post not having proper bond coverage at time of loss.

The By-laws, Section 703, states that each accountable officer of the organization shall be bonded. **All officers and committee chairmen handling post monies are required to be bonded.**

Please remember that the bond is a Named Position Schedule Bond protecting the position of Club Manager and other Club Employees and Volunteers such as bartender, bar manager, canteen manager or house chairmen. This bond also can protect any **legal** Gambling operations such as Bingo, Games of Chance and Slot Machines. If there is more than one person the club wishes to bond, they merely identify their position, fill out the application and send it to us with the individual premium per person. They will be added to our master bond with the National Headquarters.

If you have any questions or if we can be of further help, please advise. Thank you for the opportunity to serve you for the 2020/2021 bond year.

Lawrence R. Lyons

VFW QUARTERMASTER BOND

\$4.00 Per Thousand

\$ 3,000.----	\$ 12.00
\$ 4,000.----	\$ 16.00
\$ 5,000.----	\$ 20.00
\$ 6,000.----	\$ 24.00
\$ 7,000.----	\$ 28.00
\$ 8,000.----	\$ 32.00
\$ 9,000.----	\$ 36.00
\$ 10,000.----	\$ 40.00
\$ 11,000.----	\$ 44.00
\$ 12,000.----	\$ 48.00
\$ 13,000.----	\$ 52.00
\$ 14,000.----	\$ 56.00
\$ 15,000.----	\$ 60.00
\$ 16,000.----	\$ 64.00
\$ 17,000.----	\$ 68.00
\$ 18,000.----	\$ 72.00
\$ 19,000.----	\$ 76.00
\$ 20,000.----	\$ 80.00
\$ 21,000.----	\$ 84.00
\$ 22,000.----	\$ 88.00
\$ 23,000.----	\$ 92.00
\$ 24,000.----	\$ 96.00
\$ 25,000.----	\$100.00

\$3.00 Per Thousand

\$ 26,000.----	\$ 78.00
\$ 27,000.----	\$ 81.00
\$ 28,000.----	\$ 84.00
\$ 29,000.----	\$ 87.00
\$ 30,000.----	\$ 90.00
\$ 40,000.----	\$ 120.00
\$ 50,000.----	\$ 150.00
\$ 60,000.----	\$ 180.00
\$ 70,000.----	\$ 210.00
\$ 80,000.----	\$ 240.00
\$ 90,000.----	\$ 270.00
\$100,000.----	\$ 300.00
\$110,000.----	\$ 330.00
\$120,000.----	\$ 360.00
\$130,000.----	\$ 390.00
\$140,000.----	\$ 420.00
\$150,000.----	\$ 450.00
\$160,000.----	\$ 480.00
\$170,000.----	\$ 510.00
\$180,000.----	\$ 540.00
\$190,000.----	\$ 570.00
\$200,000.----	\$ 600.00
\$210,000.----	\$ 630.00
\$220,000.----	\$ 660.00
\$230,000.----	\$ 690.00
\$240,000.----	\$ 720.00
\$250,000.----	\$ 750.00

\$2.50 Per Thousand

\$251,000.----	\$ 627.50
\$252,000.----	\$ 630.00
\$253,000.----	\$ 632.50
\$254,000.----	\$ 635.00
\$255,000.----	\$ 637.50
\$256,000.----	\$ 640.00
\$257,000.----	\$ 642.50
\$258,000.----	\$ 645.00
\$259,000.----	\$ 647.50
\$260,000.----	\$ 650.00
\$270,000.----	\$ 675.00
\$280,000.----	\$ 700.00
\$290,000.----	\$ 725.00
\$300,000.----	\$ 750.00
\$310,000.----	\$ 775.00
\$320,000.----	\$ 800.00
\$330,000.----	\$ 825.00
\$340,000.----	\$ 850.00
\$350,000.----	\$ 875.00
\$360,000.----	\$ 900.00
\$370,000.----	\$ 925.00
\$380,000.----	\$ 950.00
\$390,000.----	\$ 975.00
\$400,000.----	\$ 1000.00
\$410,000.----	\$ 1025.00
\$420,000.----	\$ 1050.00
\$430,000.----	\$ 1075.00
\$440,000.----	\$ 1100.00
\$450,000.----	\$ 1125.00
\$460,000.----	\$ 1150.00
\$470,000.----	\$ 1175.00
\$480,000.----	\$ 1200.00
\$490,000.----	\$ 1225.00
\$500,000.----	\$ 1250.00

VFW CANTEEN MANAGERS AND CANTEEN EMPLOYEES
 BINGO MANAGERS, GAMING MANAGERS AND GAMING WORKERS
 RATE SCHEDULE

\$6.00 PER THOUSAND

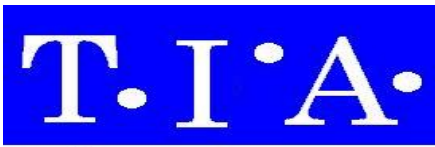
\$ 1,000.-----\$ 6.00
\$ 2,000.-----\$ 12.00
\$ 3,000.-----\$ 18.00
\$ 4,000.-----\$ 24.00
\$ 5,000.-----\$ 30.00
\$ 6,000.-----\$ 36.00
\$ 7,000.-----\$ 42.00
\$ 8,000.-----\$ 48.00
\$ 9,000.-----\$ 54.00
\$10,000.-----\$ 60.00
\$11,000.-----\$ 66.00
\$12,000.-----\$ 72.00
\$13,000.-----\$ 78.00
\$14,000.-----\$ 84.00
\$15,000.-----\$ 90.00
\$16,000.-----\$ 96.00
\$17,000.-----\$102.00
\$18,000.-----\$108.00
\$19,000.-----\$114.00
\$20,000.-----\$120.00
\$21,000.-----\$126.00
\$22,000.-----\$132.00
\$23,000.-----\$138.00
\$24,000.-----\$144.00
\$25,000.-----\$150.00

\$4.00 PER THOUSAND

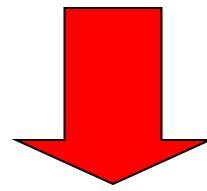
\$26,000.-----\$104.00
\$27,000.-----\$108.00
\$28,000.-----\$112.00
\$29,000.-----\$116.00
\$30,000.-----\$120.00
\$31,000.-----\$124.00
\$32,000.-----\$128.00
\$33,000.-----\$132.00
\$34,000.-----\$136.00
\$35,000.-----\$140.00
\$36,000.-----\$144.00
\$37,000.-----\$148.00
\$38,000.-----\$152.00
\$39,000.-----\$156.00
\$40,000.-----\$160.00
\$41,000.-----\$164.00
\$42,000.-----\$168.00
\$43,000.-----\$172.00
\$44,000.-----\$176.00
\$45,000.-----\$180.00
\$46,000.-----\$184.00
\$47,000.-----\$188.00
\$48,000.-----\$192.00
\$49,000.-----\$196.00
\$50,000.-----\$200.00

\$3.00 PER THOUSAND

\$ 51,000.-----\$153.00
\$ 52,000.-----\$156.00
\$ 53,000.-----\$159.00
\$ 54,000.-----\$162.00
\$ 55,000.-----\$165.00
\$ 56,000.-----\$168.00
\$ 57,000.-----\$171.00
\$ 58,000.-----\$174.00
\$ 59,000.-----\$177.00
\$ 60,000.-----\$180.00
\$ 61,000.-----\$183.00
\$ 62,000.-----\$186.00
\$ 63,000.-----\$189.00
\$ 64,000.-----\$192.00
\$ 65,000.-----\$195.00
\$ 66,000.-----\$198.00
\$ 67,000.-----\$201.00
\$ 68,000.-----\$204.00
\$ 69,000.-----\$207.00
\$ 70,000.-----\$210.00
\$ 71,000.-----\$213.00
\$ 72,000.-----\$216.00
\$ 73,000.-----\$219.00
\$ 74,000.-----\$222.00
\$ 75,000.-----\$225.00
\$ 80,000.-----\$240.00
\$ 85,000.-----\$255.00
\$ 90,000.-----\$270.00
\$ 95,000.-----\$285.00
\$100,000.-----\$300.00



Tallman Insurance



A.1 Employee/Volunteer Theft (Dishonesty Bond)
VFW APPLICATION FOR CLUB EMPLOYEES &
BINGO TO BE COMPLETED BY BONDED
INDIVIDUAL

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

Bond Term: October 1, 2020 to October 1, 2021

1. a) Name of Post Post #

b) Post Address

2. a) Name of Person to be Bonded

3. Position to be Bonded Limit Requested \$

4. Number of Persons Bonded 1

5. Number of Locations 1

6. Post Annual Revenue

7. Has the post had any bond losses over the past three years?

If Yes, provide a description along with the date and amount of loss.

8. a) Have you ever been bankrupt or insolvent?

b) If yes, please give details in a separate confidential letter to the Insurance Company

9. a) Have you ever been convicted of a felony or misdemeanor? (Other than Traffic Violations)

b) If yes, explain

Signed this day of , .
(day) (month) (year)

Signature: Person to be Bonded

Form # 4B

(NOTE: FILL-OUT THIS FORM ONLY IF YOU HAVE OBTAINED YOUR BOND FROM AN AGENCY OTHER THAN THE KANSAS VFW)

.....
CERTIFICATION OF BOND

IT IS HEREBY CERTIFIED THAT THE VFW QM, AND/OR OTHER ACCOUNTABLE OFFICERS, AS APPROPRIATE, OF VFW POST NO. _____ LOCATED AT _____, KANSAS ARE BONDED WITH INDEMNITY COMPANY AS SURETY IN A SUM AT LEAST EQUAL TO THE AMOUNT OF LIQUID ASSETS FOR WHICH, SO FAR AS CAN BE ANTICIPATED, THEY MAY BE ACCOUNTABLE.

OFFICES OR OFFICERS BONDED: _____

AMOUNT OF BOND: \$ _____

DATES OF COVERAGE: FROM _____ 20_____, TO: _____ 20_____.

NAME OF AGENCY: _____

NAME OF INDEMNITY COMPANY: _____

CERTIFIED THIS _____ DAY OF _____ 20_____.

SIGNATURE OF POST COMMANDER: _____

.....
MAIL THIS FORM TO:

VFW STATE HEADQUARTERS
P.O. BOX 1008
TOPEKA, KS 66601-1008