



TALLMAN INSURANCE AGENCY

406 WEST 34th ST. – SUITE 806
KANSAS CITY, MO 64111
816-753-2345

ACCOUNTABLE OFFICERS CRIME COVERAGE PROCEDURES – TRAVELERS INSURANCE

Attention Department Quartermasters:

Attached are the required forms for the term 9/1/25 to 9/1/26. The bonding company requires each post to carry a minimum of \$3,000 at \$10.50. See rates below -

\$3.50 per thousand coverage for Bond amounts between \$3,000 and \$25,000.

\$2.50 per thousand coverage for Bond amounts between \$26,000 and \$250,000.

\$2.00 per thousand coverage for Bond amounts between \$251,000 and \$500,000.

\$1.75 per thousand coverage for Bond amounts \$501,000 and up.

<i>Example:</i>	Amount	# of 1000's	Rate	Total
	\$3,000	3	\$3.50	\$10.50
	\$25,000	25	\$3.50	\$87.50
	\$26,000	26	\$2.50	\$65.00
	\$251,000	251	\$2.00	\$502.00

*** PLEASE READ THE INSTRUCTIONS FOR SUBMITTING QUESTIONNAIRES TO OUR OFFICE ***

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 **MUST** use the Club Manager Questionnaire.
3. ALL questions on Questionnaire **MUST** be answered and the form **MUST** be signed and dated.
4. Please list Posts in ascending numeric order and double check the coverage amount rounded up to the nearest \$1000's 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****

We will accept bonds after November 30, 2025 as per procedures below.

Any Consolidated Questionnaires received in **December** and mailed or emailed at bonds@tallmanins.com to our office with a **postmark date by December 31, 2025**, will be effective **December 1, 2025** and we will send you a Certificate with dates of **December 1, 2025 to September 1, 2026** so you can complete and send to your posts.

Any Consolidated Questionnaires received in **January** and mailed or emailed at bonds@tallmanins.com to our office with a **postmark date by January 31, 2026**, will be effective **January 1, 2026** and we will send you a Certificate with dates of **January 1, 2026 to September 1, 2026** so you can complete and send to your posts.

The same will procedure will follow for the months of **February, March, April, May and June. We will not be able to accept any bonds after June 30, 2026.**

On December 1, 2025 we will send the Certificates to you for the various dates above for each month so you can complete them for the posts that were late getting their bonds in.

Reminder - The carrier is emphasizing the importance of getting the bonds to our office before November 30, 2025, this will minimize the post not having proper bond coverage at time of loss.

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 ALSO BE BONDED UNDER THE CLUB MANAGER BOND.

Coverages of the policy require that at least an annual 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 may 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.