



PROPOSAL FORM FOR FIDELITY GUARANTEE

1	Name of Proposer :
	Address :
2	Trade or Business :
3	Period of Insurance : From : <input type="text"/> To: <input type="text"/>

INDOOR OFFICIALS

4	a) State the system of dealing with money from the time of receipt until paid into the bank? :		
	b) Is all money received banked on the day of receipt? :	YES <input type="text"/>	NO <input type="text"/>
	c)		
	i) Is any balance retained? :	YES <input type="text"/>	NO <input type="text"/>
	If so:		
	ii) For what purpose? :		
	iii) How often is such balance checked by actual inspection? :		
	iv) By whom? :		
	d)		
	i) How often money received is paid into the bank? :		
ii) By whom? :			
iii) In what way is it checked? :			

4	<p>e) Are any of the employees handling cash allowed to? :</p> <p>f)</p> <p>i) How often is the bank statement checked with the cash book? :</p> <p>ii) By whom? :</p>	<p><input type="checkbox"/> Make ledger postings</p> <p><input type="checkbox"/> Render account to customers, who are in arrear</p>
5	<p>a) Are all disbursements other than petty cash made by crossed cheque? :</p> <p>b)</p> <p>i) What documents or authority are produced with cheques for signature? :</p> <p>ii) Who has power to sign cheques? :</p> <p>iii) If an employee has such power, is a second signature required on all cheques? :</p> <p>iv) If not, what is the limit on the amount of cheques bearing only one signature? :</p> <p>c)</p> <p>i) What authority is required before petty cash payments are made? :</p> <p>ii) What system is employed for recording petty cash? :</p> <p>iii) If the imprest system is used, what is the amount of the float? :</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>QR <input type="text"/></p> <p>QR <input type="text"/></p>
6	<p>a) Are wage and salary sheets prepared independently of the employees who pay the wages and salaries? :</p> <p>b) What is the method of checking the wage or salary sheets? :</p> <p>c) What is the method of dealing with wages and salaries not paid over? :</p> <p>d) How would the introduction of fictitious names or amounts be detected? :</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>

7	<p>In respect of the following state:</p>
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	<p>i) How often they will be carried out independently of the employees concerned?</p> <p>ii) By whom?</p> <p>a) Cash book balanced and checked against bank statement, receipt counterfoils and vouchers?</p> <p> i) How often? :</p> <p> ii) By whom? :</p> <p>b) Petty cash payments checked and employee concerned required to produce the balance?</p> <p> i) How often? :</p> <p> ii) By whom? :</p> <p>c) Insurance cards examined to ensure that they are fully stamped to date and compared with wages and salary sheets?</p> <p> i) How often? :</p> <p> ii) By whom? :</p> <p>d) Verification that the amount drawn weekly for Insurance stamps is correct</p> <p> i) How often? :</p> <p> ii) By whom? :</p>
8	<p>a) What stock records are maintained? :</p> <p>b) State:</p> <p> i) How often? :</p> <p> ii) By whom a physical check of stock is made? :</p> <p> iii) How misappropriation would be detected? :</p>

OUTDOOR OFFICIALS

9	<p>a) How is money received recorded? :</p> <p>b)</p> <p> i) How are such records checked? :</p> <p> ii) How often is this carried out? :</p> <p>c) Is all money received:</p> <p> i) Paid over daily? : YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p> ii) Banked for your credit daily? : YES <input type="checkbox"/> NO <input type="checkbox"/></p>
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GENERAL

10	<p>a)</p> <p>i) How often are accounts sent <u>direct</u> to customers by post? :</p> <p>ii) By whom? :</p> <p>b) What steps are taken to verify accounts reported to be in arrear? :</p> <p>c) <u>(Indoor Officials)</u></p> <p>i) Are counterfoil and numbered receipt books used? : YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>If so:</p> <p>ii) How often will the counterfoils be examined and checked? :</p> <p>ii) By whom? :</p> <p>d) <u>(Outdoor Officials)</u></p> <p>i) Are counterfoil and numbered receipt books used? : YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>If so:</p> <p>i) How often will the counterfoils be examined and checked? :</p> <p>ii) By whom? :</p>
11	<p>a) Are your accounts audited by professional Accountants? : YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>b) If so, how often? :</p> <p>c) Is the audit a full and complete one? : YES <input type="checkbox"/> NO <input type="checkbox"/></p>
12	<p>a) Have you experienced any losses through dishonesty of employees during the last ten years? : YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>If so, please give full details, stating:</p> <p>i) The amount? : QR <input style="width: 150px;" type="text"/></p> <p>ii) How the defalcations were carried out? :</p> <p>iii) What steps you have taken to prevent a recurrence? :</p>



13	a) Has a proposal for Fidelity Guarantee Insurance in respect of any of your employees previously been made to this or any other Insurance? : YES <input type="checkbox"/> NO <input type="checkbox"/>
	If so, please state:
	i) The name of the employee? :
	ii) The name of the Insurer? :
	iii) Whether the proposal was accepted or declined? :

Please read the following declaration very carefully and read the questions and answers, especially if not completed in your own hand, before signing the form.

I/We declare that the above answers are true to the best of my/our knowledge and belief and that I/We have disclosed all particulars affecting the assessment of the risk. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Insurers.

Date _____ Signature of Proposer _____

Excess : QR. _____

Rate : _____%

Premium QR. _____

Liability of the Insurers does not commence until acceptance of the proposal has been intimated by the Insurers or official cover note issued.