



شركة الشركاء المتحدون لوساطة التأمين ذ.م.م
UNITED PARTNERS INSURANCE BROKERS CO. L.L.C

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 : <input type="checkbox"/> Make ledger postings allowed to? <input type="checkbox"/> Render account to customers, who are in arrear</p> <p>f)</p> <p>i) How often is the bank statement checked : with the cash book?</p> <p>ii) By whom? :</p>
5	<p>a) Are all disbursements other than petty cash : YES <input type="text"/> NO <input type="text"/> 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 : YES <input type="text"/> NO <input type="text"/> second signature required on all cheques?</p> <p>iv) If not, what is the limit on the amount of : KD <input type="text"/> 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 : KD <input type="text"/> amount of the float?</p>
6	<p>a) Are wage and salary sheets prepared : YES <input type="text"/> NO <input type="text"/> 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>

7	<p>In respect of the following state:</p> <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>
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	ii) Banked for your credit daily?	:	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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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? : KD <input 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 : KD. _____

Rate : _____ %

Premium KD. _____

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

SCOPE OF COVER

However careful employers may be in selecting staff and devising systems of check, experience shows that they may become the victims of acts of fraud or dishonesty at the hands of employees.

The resulting financial loss can be covered by Fidelity Guarantee Insurance. This has considerable advantages compared with private securities. The Policyholder enjoys the undoubted security provided by the Insurers and benefits from the protection of the enquiries made by the Insurers into the character and record of the prospective employees.

Careful consideration should be given to the question of the employees to be included in the Policy. Cover is clearly desirable for persons dealing with cash and accounts and their normal deputies but those whose duties may give them access to money or who would be in a position to misappropriate stocks of goods or materials should not be overlooked.

The Policy cover is not limited to loss of money or goods belonging to the employer through acts of fraud or dishonesty but applies also to money or goods of clients or customers for which the employer may be responsible in the normal course of business.

Terms will be quoted upon receipt of a completed proposal form.

SCHEDULE OF EMPLOYEES

1	Full Name of Employee <input style="width: 90%;" type="text"/>										
	Nature of Duties <input style="width: 90%;" type="text"/>										
	Amount of Guarantee <input style="width: 15%;" type="text"/> Salary <input style="width: 15%;" type="text"/> Commission <input style="width: 15%;" type="text"/> Expenses <input style="width: 15%;" type="text"/>										
	Deductions on account of bad debts or the like <input style="width: 15%;" type="text"/> Commencement date of Service <input style="width: 15%;" type="text"/> Have you always been satisfied with his honesty and general conduct?	Yes	<input style="width: 20px;" type="checkbox"/>	No	<input style="width: 20px;" type="checkbox"/>						
	Are his accounts correct to date?	Yes	<input style="width: 20px;" type="checkbox"/>	No	<input style="width: 20px;" type="checkbox"/>	State largest sum likely to be held at any time <input style="width: 20%;" type="text"/>	For how long a time will such an amount be held? <input style="width: 20%;" type="text"/>				

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