



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

PROPOSAL FORM FOR ELECTRONIC AND COMPUTER CRIME INSURANCE

- A. If you have insufficient space to complete any of your answers, continue on your headed paper.
- B. This form must be dated and is to be signed by two authorised officers of the Proposer.
- C. Please attach the Proposer's last Annual Statement and Report and any Interim Reports issued since.
- D. It is the intention of the Underwriters that any contract of insurance with the Proposer shall be based upon the answers and information provided in this Proposal Form and any other additional information provided by the Proposer. If a quotation is offered it will be the intention of the Underwriters to offer coverage only in respect of those entities named in answer to Question 1.

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2. State at the dates indicated :

	Currently or at date of last interim report	At last year end	At previous year end
(a) Paid up Capital
(b) Total Assets
(c) Total Deposits
(d) Total Loans and Discounts
(e) Profit Before Tax
(f) Return on Assets % % %
(g) Return on Equity % % %

3. In the last financial year what approximate percentage of the Proposer's total revenues were derived from the following activities ?

- a) Lending/Leasing %
- b) Dealing (Forex, Commodities, Securities etc)
..... %
- c) Corporate Finance or other advisory activities %
- d) Fund Management %
- e) Other, please specify
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4. a) State number of employees in following categories :

- i) At Head Office
- ii) At Data Processing Centres

- iii) At Branches
- iv) At Subsidiaries
- Total

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- b) State number of Directors
 - i) Executive
 - ii) Non-Executive

c) What has been the percentage turnover in the following employment categories during the last 12 months ?

	Inward	Outward
Directors % %
Employees % %

5. State details of insurance against electronic and computer crime or employee fidelity carried during the previous 3 years, if any :

- a) Electronic and Computer Crime
 - i) insurers
 - ii) sum insured
 - iii) deductible
 - iv) wording
- b) Bankers Blanket Bond/Fidelity/In and Out Policy
 - i) insurers
 - ii) sum insured
 - iii) deductible
 - iv) wording

6. a) State the Limit of Indemnity requested :
 any one loss and in the aggregate.

b) State the deductible requested :

..... each and every loss.

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7. a) Has any application made by the Proposer or its predecessors in business for insurance the subject of this Proposal Form ever been declined ?

Yes/No

If yes, state when, by whom and the reasons for declinature

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b) Has any Policy of insurance the subject of this Proposal Form in the name of the Proposer or its predecessors in business ever been cancelled by insurers ?

Yes/No

If yes, state when, by whom and the reasons for cancellation

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8. Has any loss, demand or claim or circumstance likely to give rise to a loss, demand or claim of a type being the subject of this insurance been sustained by or made against the Proposer, (including subsidiaries and branches) to which this application applies during the past five years ?

Yes/No

If yes, state :

a)	Date	Location	Nature of Loss, demand claim, or circumstance	Amount (actual or estimated)

b) What steps have been taken to prevent a recurrence of a loss, demand, claim or circumstance of the type described in the answer to a) ?
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9. a) How many data processing centres does the Proposer have ?

b) Are the data processing centres physically separated from other departments ?
Yes/No

c) Are the data processing centres specifically protected by the following ?

i) Burglar Alarm Yes/No

ii) Camera System Yes/No

iii) Fire Suppression System Yes/No

iv) Guards Yes/No

v) Other methods (please describe)
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d) Are there positive entry control procedures used to restrict the entry of non-authorised personnel into the Proposer's data processing centres utilising the following ?

i) Mantrap entry system Yes/No

ii) Television recorder to a central guard area Yes/No

iii) Personal identification by shift supervisors Yes/No

iv) Minicomputer badge system Yes/No

e) Is at least one file generation stored and secured off-site from the main data centre in a restricted area ?

Yes/No

f) Are the media libraries physically separated from other departments in a restricted area ?

Yes/No

10. a) Does the Proposer utilise any person, partnership or organisation (other than the Proposer) to perform data processing services ?
- Yes/No
- If yes, identify :
- i) the name of the service bureau or facilities manager
-
- ii) the services provided
-
- b) Have all service bureaux/facilities managers been authorised by written agreement ?
- Yes/No
- c) Does the Proposer require service bureaux/facilities managers to maintain separate fidelity insurance and to provide written evidence thereof ?
- Yes/No
- If yes, for what minimum amount ?
11. Does the Proposer perform data processing services for any person, partnership or organisation (other than the Proposer) ?
- Yes/No
- If yes, provide details
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12. a) Does the Proposer utilise independent contractors (other than those which work on the Proposer's premises under the Proposer's supervision) to prepare electronic computer instructions ?
- Yes/No
- b) Are written agreements obtained from such independent contractors outlining their responsibilities ?
- Yes/No

c) Does the Proposer require all independent contractors to maintain separate fidelity insurance and to provide written evidence thereof ?

Yes/No

If yes, for what minimum amount ?

13. a) Does the Proposer operate any Electronic Funds Transfer System * ?

Yes/No

If yes, identify the same

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b) Does the Proposer participate in any Electronic Funds Transfer System ?

Yes/No

If yes, state name and services available

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* "Electronic Funds Transfer System" means a system which operates automated teller machines or point of sale terminals and includes any shared networks or facilities for said system in which the Proposer participates.

14. a) Does the Proposer engage in a system of clearing debits and credits electronically through an Automated Clearing House * ?

Yes/No

If yes, identify those Automated Clearing Houses which are used :

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b) Does the Proposer transmit data to the Automated Clearing House via

i) hard copy ? Yes/No

ii) magnetic tape ? Yes /No

iii) on-line communications link ? Yes/No

* "Automated Clearing House" means a system for the transfer of preauthorised debits and credits.

15. Does the Proposer engage in the purchase, sale, transfer or pledging of Electronic Securities through account(s) maintained at a Central Depository * ?

Yes/No

If yes, identify those Central Depositories at which accounts are maintained

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* "Central Depository" means any clearing corporation, including any Federal Reserve Bank of the United States, where as the direct result of an electronic clearing and transfer mechanism entries are made on the books reducing the account of the transferor, pledgor or pledgee and increasing the account of the transferee, pledgee or pledgor by the amount of the obligation or the number of shares or rights transferred, pledged or released.

16. Does the Proposer make or receive funds transfer instructions using the following methods :

a) Interbank Electronic Communications Systems, eg

i) Fedwire Yes/No

ii) Chips Yes/No

iii) SWIFT Yes/No

iv) Bankwire Yes/No

v) Other, please specify

b) Tested Telex Yes/No

c) Tested Telefacsimile Yes/No

d) Voice initiated Yes/No

e) On-line cash management system Yes/No

If yes, specify system

f) Magnetic tape exchange Yes/No

g) Other Yes/No

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If yes, please describe

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17. Provide a brief description of the methods used to secure funds transfer instructions through the methods listed in questions 13 - 16 above, eg Passwords, Encryption, Testing or other message authentication, Call backs, Other (please describe)

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(use a separate sheet of paper if necessary)

18. a) Has the Proposer designated a Data Security Officer who is charged with the responsibility of the implementation and administration of data security ?
Yes/No
- b) Has the Data Security Officer been specifically trained to fulfil his responsibilities ?
Yes/No
- c) To whom does the Data Security Officer report ?
- d) Is there a written Data Security Manual outlining corporate policy and standards necessary to ensure security of data ?
Yes/No
- e) Is the attention of each employee drawn to this policy ?
Yes/No

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- f) Describe procedures for staff training on data security issues.

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19. Is there an internal EDP audit department or function ?

Yes/No

If yes :

a) Is there a written EDP "audit and control procedures" manual ?

Yes/No

b) How many people are employed in EDP audit ?

c) Has the internal EDP auditor been specifically trained to fulfil his responsibilities in Data Processing ?

Yes/No

d) Is there a full continuous EDP audit programme in operation ?

Yes/No

If no, state scope of the current audit

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e) Are written audit reports made ?

Yes/No

If yes, for whom ?

f) Are the people responsible for auditing free of all other operational responsibilities and forbidden to originate entries ?

Yes/No

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20. Describe all major recommendations and/or control deficiencies noted by any external auditor, regulatory authority or independent consultant. Attach a copy of said recommendations and the Proposer's written response thereto.

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21. a) Are passwords used to afford varying levels of entry to the computer system depending on the need and authorisation of the user ?

Yes/No

If yes, are staff instructed to keep passwords confidential ?

Yes/No

b) Does the system enforce regular password change ?

Yes/No

If yes, with what frequency ?

If passwords are not used, describe alternative methods used to protect logical access to the computer system

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c) Is the use of terminal restricted only to authorised personnel ?

Yes/No

d) Are unique passwords used to identify each terminal ?

Yes/No

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e) Are terminals kept in physically secure locations accessible to authorised personnel only ?

Yes/No

If no, please describe what steps are taken to prevent an authorised user from utilising a terminal

- f) Does the Proposer utilise any software security packages to control access to its computer systems (eg ACF2, RACF, SECURE) ?

Yes/No

If yes, specify package used

- g) Does the Proposer allow its employees to access its computer systems from home terminals ?

Yes/No

If yes, describe security measures implemented in respect of such access.

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- h) Are security packages used to control access to personal computer, lap-tops, intelligent work stations and the like ?

Yes/No

- i) Is the integrity of "off the shelf" software tested by the Proposer prior to being put into use ?

Yes/No

- j) What are the Proposer's procedures for the prevention of infection by computer viruses ?

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Description of Data Processing

Service Class	Approx. No. Daily	Accessed electronically

- a) Current or Savings Accounts
- b) Loan Accounts
- c) Credit/Debit Cards
- d) Interbank Funds Transfer
- e) Dealing
- f) Automated Clearing
- g) Cash Management
- h) Other, please specify

24. Provide details of computer systems to be insured hereunder :-

- a) Manufacturer
-
- b) Model
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WE HEREBY DECLARE THAT the above statements and particulars are true and complete to the best of our knowledge and that we have not suppressed or misstated any material facts and we agree that this application shall be the basis of any contract * subsequently effected between the Proposer and the Underwriters.

Date

Signature

(Authorised Officer)

Date

Signature

(Authorised Officer)

- *1. Signing this Proposal Form does not bind the Proposer to complete this insurance.
2. If a policy is concluded it will be issued on a “LOSSES DISCOVERED” basis to indemnify the Proposer for losses first discovered in the manner described in the policy during the Policy Period.