

PROPOSAL FOR FIDELITY GUARANTEE

QATAR INSURANCE COMPANY

hereinafter referred to as the "Insurers"

N.B. Please give a definite reply to each question on the form

Note - For the purpose of this proposal "Money" and "Cash" are deemed to include cheque, postal and money orders.

Where the policy is to cover one individual only, the term "employees" and all pronouns should be read in the singular.

Period of Insurance : From _____ To _____

PLEASE USE BLOCK CAPITALS

1. a) Name of Proposer _____
 b) Address _____
 c) Trade or Business _____

INDOOR OFFICIALS

2. (a) State the system of dealing with money from (a) the time of receipt until paid into the Bank
- (b) Is all money received banked on the day of (b) receipt?
- (c) (i) Is any balance retained? If so, (ii) for what purpose, (iii) how often is such balance checked by actual inspection, and (iv) by whom? (c) (i) (ii) (iii) (iv)
- (d) (i) How often, (ii) by whom, and (iii) in what way is it checked that all money received is paid into the bank? (d) (i) (ii) (iii)
- (e) Are any of the employees handling cash allowed (e) (i) (ii) (i) to make ledger postings or (ii) to render accounts to customers who are in arrear?
- (f) (i) How often is the bank statement checked (f) (i) (ii) with the cash book and (ii) by whom?

<p>3. (a) Are all disbursements other than petty cash made by crossed cheque?</p> <p>(b) (i) what documents or authority are produced with cheques for signature? (ii) Who has power to sign cheques? (iii) If an employee has such power, is a second signature required on all cheques? (iv) If not, what is the limit on the amount of cheques bearing only one signature?</p> <p>(c) (i) What authority is required before petty cash payments are made? (ii) what system is employed for recording petty cash? (iii) If the imprest system is used, what is the amount of the float?</p>	<p>(a) (i)</p> <p>(b) (i) (ii) (iii) (iv)</p> <p>(c) (i) (ii) (iii)</p>
<p>4. (a) Are wages and salary 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>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p>
<p>5. In respect of the following, state</p> <p>(i) How often they will be carried out independently of the employees concerned and (ii) by whom?</p> <p>(a) Cash book balanced and checked and employee concerned required to produce the balance</p> <p>(c) Insurance cards examined to ensure that they are fully stamped to date and compared with wages and salary sheets</p> <p>(d) Verification that the amount drawn weekly for Insurance stamps is correct</p>	<p>(i) (ii)</p> <p>(b) (i) (ii)</p> <p>(c) (i) (ii)</p> <p>(d) (i) (ii)</p>

6.	(a)	What stock records are maintained?	(a)	
	(b)	State (i) how often and (ii) by whom a physical check of stock is made and (iii) how misappropriation would be detected	(b)	(i) (ii)

OUTDOOR OFFICIALS

7.	(a)	How is money received reordered?	(a)	
	(b)	(i) How are such records checked? (ii) How often is this carried out?	(b)	(i) (ii)
	(c)	Is all money received (i) paid over daily or (ii) banked for your credit daily?	(c)	(i) (ii)

GENERAL

8.	(a)	(i) How often are accounts sent direct to customers by post and (ii) by whom?	(a)	(i) (ii)	
	(b)	What steps are taken to verify accounts reported to be arrear?	(b)		
	(c)	(i) Are counterfoil and numbered receipt books used, and if so, (ii) how often will the counterfoils be examined and checked and (iii) by whom?	(c)	(i) (ii) (iii)	<u>Indoor officials</u> <u>Outdoor officials</u>

Please reply separately for indoor and outdoor officials

9.	(a)	Are your accounts audited by professional Accountants?	(a)	
	(b)	Is so, how often?	(b)	
	(c)	Is the audit a full and complete one?	(c)	

10. (a) Have you experienced any losses through dishonesty of employees during the last ten years? (a)
- (b) If so, please give full details stating (i) the name of the employee, (ii) the name of the Insurer, and (iii) whether the proposal was accepted or declined (b) (i)
(ii)
(iii)

Please read the following declaration 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 assessments 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 _____ 19 _____ Signature of Proposer _____

Premium _____

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

