



<p>1. What is the largest amount handled by any one employee at any one time ?</p> <p>(a) Cash (b) Cheques (c) Stocks (d) Others (Please describe below)</p>	
<p>2. Systems/procedures relating to :</p> <p>Cash/Cheques</p> <p>(a) The number of signatories required to authorise payments and description of such authorised signatories. (b) The number of persons authorised to sign cheques and number of authorised signatories required for each cheque. (c) From what sources will money reach the employees' hands ? (d) Are all monies received banked by the following morning? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>  <b>If 'No', where are the money kept?</b></p> <p>(e) How often are bank reconciliation statements prepared ?</p> <p>(f) How often are bank books checked with Bank Statements, receipt counterfoils and vouchers, and any balance in hand by a responsible official independently of the persons making the Cash Book entries or paying into the Bank ?</p> <p>(g) Where employees are allowed to collect monies outside the office premises, are these accounted for daily ? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>  <b>If 'No', give details.</b></p> <p>(h) Are pre-numbered official receipts used as confirmation of the receipt of monies ? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span> (i) How often are surprise cash counts on cash in hand including petty cash and unpaid wages, done by an employee independent of the cashier ? (j) If cheque signing machines are used, what are the laid down procedures to ensure that signatures are only applied to properly authorised cheques ? (k) At what intervals will statements of account be sent direct by post to all customers, independently of employees in a position to receive payment of an account ? (l) Will all wages be prepared or checked in every detail independently of employees who handled the wages? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span> (m) If employees handle any funds other than Employer's money and such funds are to be covered by the Policy, give full particulars showing what steps will be taken to ensure that they are properly accounted for.</p> <p>3. Stocks</p> <p>(a) Nature of stocks (b) Frequency of stocktaking (c) Persons responsible to carry out stock checks (d) Are services of a professional firm employed for stock taking ? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span> (e) Who keeps the stock records? (f) Please advise security regarding :          • Check of inward goods          • Releasing of stocks from stores</p>	
<p>4. Credit Card Facilities</p> <p>(a) If these facilities are given to employees, please state the names and designation of these employees.</p> <p>(b) Are these employees allowed to use these facilities for personal expenses ? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>  <b>If 'Yes', please state the method by which such expenses are identified and settled.</b></p> <p>(c) Which person(s) are responsible for verifying the statements received ?</p>	
<p>5. Please state the total number of salaried or wage-earning employees of all descriptions classified as follows :</p> <p>(a) Employees having responsibility for money and stock.          I. Indoor employees (Executives, Managers, Cashiers, Clerk etc.)          II. Outdoor employees (Salesman, Drivers etc.)          (b) Employees not having responsibility for money and stock.          Total :</p>	
<p>6. (a) Has it been your practice before engaging an Employee (other than those fresh from School and manual workers who will not be responsible for cash and stock) to satisfy yourself by written enquiry of previous Employers that the prospective Employee is of trustworthy character ? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>  <b>If 'No', give details.</b></p> <p>(b) Will such enquiries be made in respect of future entrants in your service ? (c) Will references obtained for employees be available in the event of a claim ?</p>	

7. Are there any losses for the past three years ? <b>If 'Yes', please give full details.</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Is your firm at present or has it in the past insured for any fidelity guarantee risks ? <b>If "yes" please state :-</b> (a) Name of insurer(s) : (b) Amount Guarantee : (c) Gross Premium : (d) Period of Insurance :	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Has any insurance company : (a) Declined your proposal ? (b) Refused renewal of your Policy ? (c) Required an increased premium or imposed a special condition ? <b>If 'Yes', please give full details.</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
10. System of check :-	
(a) Is a good system of records maintained and is it up to date ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(b) Are the duties and authorities of each staff member clearly defined ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(c) Is the division of responsibilities between departments, section and individuals well defined so that no person handles a transaction from beginning to end ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(d) Are independent checks of work carried out in the accounting, cash and stock sections ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(e) Is there a proper system of authentication of vouchers for payments ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(f) Is there regular (at least once a month) balancing of cash and stock books and reconciliation with control records?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(g) Is there a strict system of cash receipts control ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(h) Is the system of daily bank deposits independently checked ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(i) Is there a proper control of bank account operations and cheque books ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(j) Is regular (at least monthly) bank reconciliations and checks of receipt counterfoils and vouchers made?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(k) Are the approval and control of bills received carried out by responsible staff ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(l) Is there a regular balancing and control of debtor accounts with statements sent regularly to all debtors ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(m) Is there a responsible control of credit notes by senior accounting staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(n) Are perpetual records for all categories of stock assets independently maintained by physical control ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(o) Is there a close supervision of storage and custody of all stocks maintained?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(p) Are all deliveries to and from stores properly authorised ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(q) Are all dealings in investments authorised by Board and is there a control of registers, certificates, etc ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If 'No', give full details :</b>	
(r) Is capital expenditure controlled by the Board ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If 'No', give details :</b>	
(s) Is there a regular independent system of internal audit of the activities of all persons to be insured ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(t) Is a full external audit (at least once annually) being carried out ?	<input type="checkbox"/> Yes <input type="checkbox"/> No

PAYMENT METHOD	
Total Premium Paid: RM .....	Please select payment method.
<input type="checkbox"/> Cash	
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 60%;"> <input type="checkbox"/> JomPay           For payment via JomPay, please provide proof of payment.         </div> <div style="width: 35%; text-align: right;"> <div style="border: 1px solid black; padding: 2px; font-size: 0.8em;">             Biller Code: 1388              Ref-1: Cover note No/Policy No/EndtNo              Ref-2: Agent Code/Name &amp; Contact No           </div> </div> </div> <p style="font-size: 0.7em; margin-top: 5px;">JomPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account</p>	
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <input type="checkbox"/> Visa           Card No. <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> - <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> - <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> - <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> </div> <div style="width: 35%;">             Expiry Date  <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> / <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input type="checkbox"/> MasterCard           Card No. <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> - <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> - <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> - <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px;"></span> </div>	
Cardholder's Name: .....  Date: ..... Cardholder's Signature: .....	
<b>SERVICE TAX (ST)</b> - ST will be imposed on the applicable portion of the premiums due and payable.	

#### PRIVACY NOTICE

The Personal Data provided by and collected from you may be used and processed by us in order for us to provide our services in accordance with our Privacy Notice, which explains how we treat your Personal Data. Please refer to our Privacy Notice which is available on our website at [www.berjayasompo.com.my](http://www.berjayasompo.com.my) for details. You may contact us for access to or correction of your Personal Data, or for any other queries or feedback.

#### ACKNOWLEDGEMENT

I/We acknowledge that the answers/information provided in this proposal form are true and correct and I/we have not withheld any information or made any misrepresentation likely to affect the acceptance of this proposal. I/We shall undertake to notify the Company when there is any subsequent change to the information provided in this proposal form. I/We understand and acknowledge receipt of a copy of the **Product Disclosure Sheet (PDS)** which has/have been made available to me/us. I/We acknowledge that the key contract terms have been adequately explained to me/us and I/we fully understand the terms.

Date .....

Proposer's Signature .....  
(If the Proposer is a company, authorised signature(s) and chop)

#### FOR AGENT / OFFICE USE

Cover Note / Policy No.:

Intermediary:

Account No.:

Remarks: