

Proposal Form

Fidelity Guarantee Insurance

A copy of the **Product Disclosure Sheet (PDS)** is available at our Customer Service Centre, branch offices or our intermediaries. Please make sure that you have read and understood the contents of the **PDS** before purchasing the product.

Berjaya Sompo Insurance Berhad (Registration No. 198001008821 (62605-U)) (BSIB) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Berjaya Sompo Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). For more information, kindly contact PIDM at 1-800-88-1266 or visit the PIDM website at <u>www.pidm.gov.my</u>.

IMPORTANT NOTICE ON PRE-CONTRACTUAL DISCLOSURE AND REPRESENTATION

Consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, you must take reasonable care to ensure that all your answers to the questions are to the best of your knowledge, full, complete, correct and honest. You also have a duty to inform us of any change in the details or information given to us before we issue the Policy to you, or before you renew or change any of the terms of your Policy. If you fail to do so, your Policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

Non-Consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for purposes of your trade, business or profession, you have a duty to disclose any matter you know to be relevant to our decision in accepting the risks and determining the rates and terms of your insurance. You also have a duty to inform us of any change in the details or information given to us before we issue the Policy to you, or before you renew or change any of the terms of your Policy. If you fail to do so, your Policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

The above duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in this proposal form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this proposal form is inaccurate or has changed.

Please use BLOCK letters and CROSS (X) in appropriate box																									
DETAILS OF PROPOSER																									
Name of Proposer (in full):																									
Address (Postal):																									
Postcode:																									
Business/Occupation:										Business Registration No:															
Period of Insurance : From to (Both Dates							ates	s inclusive)																	
Employees to be insured (The amount of gurantee may be a specified amount over all or any group of employees.)																									
Item No. No of Employees									Occupation Amount of Proposed Guarantee										е						

 What is the largest amount handled by any one employee at any one time ? (a) Cash (b) Cheques (c) Stocks (d) Others (Please describe below) 								
2. Systems/procedures relating to :								
 Cash/Cheques (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 moring? If 'No', where are the money kept? 	☐ Yes	No						
(e) How often are bank reconciliation statements prepared ?								
(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 ?								
(g) Where employees are allowed to collect monies outside the office premises, are these accounted for daily ? If 'No', give details.	☐ Yes	🗌 No						
 (h) Are pre-numbered official receipts used as confirmation of the receipt of monies ? (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 ? 	🗌 Yes	🗌 No						
(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 ?								
 (I) Will all wages be prepared or checked in every detail independently of employees who handled the wages? (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. 	☐ Yes	🗌 No						
 3. Stocks (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 ? (e) Who keeps the stock records? (f) Please advise security regarding : Check of inward goods Releasing of stocks from stores 	☐ Yes	🗌 No						
4. Credit Card Facilities(a) If these facilities are given to employees, please state the names and designation of these employees.								
(b) Are these employees allowed to use these facilities for personal expenses ? If 'Yes', please state the method by which such expenses are identified and settled.	🗌 Yes	🗌 No						
(c) Which person(s) are responsible for verifying the statements received ?								
5. Please state the total number of salaried or wage-earning employees of all descriptions classified as follows :								
 (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 : 								
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 ? If 'No', give details.	🗌 Yes	🗌 No						
(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 ?								

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

□ Cash		
☐ JomPay	For payment via JomPay, please provide proof of payment.	Biller Code: 1388 Ref-1: Cover note No/Policy No/EndtNo Ref-2: Agent Code/Name & Contact No JomPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account
☐ Visa ☐ MasterCard	Card No.	Expiry Date
Cardholder's Name:		
Date:	Cardholder's Signature:	
SERVICE TAX (ST) - ST will be impos	sed 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 <u>www.berjayasompo.com.my</u> 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

FOR AGENT / OFFICE USE

Cover Note / Policy No.:

Intermediary:

Account No.:

Remarks: