

1. 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 morning? Yes No
If 'No', where are the money kept?
- (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 ? Yes No
If 'No', give details.
- (h) Are pre-numbered official receipts used as confirmation of the receipt of monies ? Yes No
- (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? Yes No
- (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.

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 ? Yes No
- (e) Who keeps the stock records?
- (f) Please advise security regarding :
 - Check of inward goods
 - Releasing of stocks from stores

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 ? Yes No
If 'Yes', please state the method by which such expenses are identified and settled.
- (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 ? Yes No
If 'No', give details.
- (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 ? Yes No
If 'Yes', please give full details.

8. Is your firm at present or has it in the past insured for any fidelity guarantee risks ? Yes No
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 ? Yes No
 (b) Refused renewal of your Policy ? Yes No
 (c) Required an increased premium or imposed a special condition ? Yes No
If 'Yes', please give full details.

10. System of check :-
 (a) Is a good system of records maintained and is it up to date ? Yes No
 (b) Are the duties and authorities of each staff member clearly defined ? Yes 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 ? Yes No
 (d) Are independent checks of work carried out in the accounting, cash and stock sections ? Yes No
 (e) Is there a proper system of authentication of vouchers for payments ? Yes No
 (f) Is there regular (at least once a month) balancing of cash and stock books and reconciliation with control records? Yes No
 (g) Is there a strict system of cash receipts control ? Yes No
 (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 ? Yes No
 (j) Is regular (at least monthly) bank reconciliations and checks of receipt counterfoils and vouchers made? Yes No
 (k) Are the approval and control of bills received carried out by responsible staff ? Yes No
 (l) Is there a regular balancing and control of debtor accounts with statements sent regularly to all debtors ? Yes No
 (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? Yes No
 (p) Are all deliveries to and from stores properly authorised ? Yes No
 (q) Are all dealings in investments authorised by Board and is there a control of registers, certificates, etc ? Yes No
If 'No', give full details :

(r) Is capital expenditure controlled by the Board ? Yes No
If 'No', give details :

(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.



Billor 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 [m] [m] / [y] [y]

Cardholder's Name:

Date: Cardholder's Signature:

SERVICE TAX (ST) - 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.berjaysompo.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: