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Fidelity Guarantee Insurance Proposal

Note: The policy will not cover Employees remunerated only or mainly by commission or Employees whose duties are performed outside the Territorial Limits.

Please answer questions in Block Capitals		
Full Name		
Postal Address		
Telephone No		
Business		

Yes / No

Yes / No

1. Employee classifications

State the total number of Employees classified as follows: i) Employees having direct or indirect responsibility for money, securities, stock and/ or accounts:

- a) Indoor (e.g. Executives. Managers, Accountants, Cashiers, Clerks, Book-keepers, Computer Programmers, Analysts, Control Duty Technicians, Stock-Keepers, Foremen, Security Personnel and the like).
- b) Outdoor (e.g. Travellers, Collectors, Drivers, Messengers and the like).

ii) Employees not having responsibility for money, securities, stock and/or accounts

- a) Office Staff, Technicians and the like.
- b) Employees engaged in manual labour (e.g. Mechanics, Factory Hands, Labourers and the like).

2. Limit of Guarantee required

- a) a)All Employees OR
- b) Employeesi) with responsibility for money, securities, stock and/or accounts.

ii)Without responsibility.

For other Specified Categories of Employees state Name and/or Position and Amount of Guarantee per Individual, Position or Category. Please advise details on a separate sheet.

3. References

Do you always obtain satisfactory written references direct from former employers covering the preceding two years employment before engaging an Employee other than those fresh from school and Employees who will not be responsible for money, securities, stock and/or accounts?

N B: These references must be produced in the event of a claim.

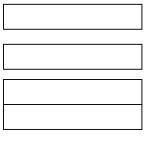
4. Claims History

Have any losses occurred during the last 5 years?

If YES, give details of

i) Amount. Date and Nature of such losses

ii) Steps taken to improve the system and prevent a recurrence





If No, please give details	

5. Previous Insurers

State when and to whom any previous proposal for Fidelity Guarantee has been made and the result.

6. Systems of Supervision and Check

- a) Are all Employees required to pay all monies received to you or the bank daily?
- b) Are Employees required to submit a statement of monies received.
 - i) Weekly in the case of Travellers, Collectors
 - ii) Monthly at least in respect of all other Employees?
- c) Will statements of account and reminders in respect of unpaid accounts be sent direct by post to all customers independently of Employees in a position to receive payment of an account at least monthly?
- d) Will the Cash Back entries or other record of monies received be examined and checked against the bank statement numbered receipt counter foils, vouchers and supporting documents and any balance in hand tested independently of the persons making the cash book entries or paying into the the bank at least monthly.
- e) Will cash in hand including Petty Cash and unpaid wages be independently checked at least monthly?
- f) Will all wages lists be checked independently for fictitious names and inflated amounts?
- g) Will all Cheques issued require two signatures? If not give particulars of limits on sole Cheques signing powers
- h) When Cheques are signed will supporting documents be Examined independently of Employees preparing Cheques?
- i) Will all the following operations be carried out by different Employees acting independently?
 - i) The ordering of goods and /or materials or the Authorizing of sub-contract works or services
 - ii) The certification of the receipt of such goods and/or materials of sub-contract work or services or part thereof
 - iii) The authorizing of payment for such goods and/or materials or sub-contract work or services or part thereof
- j) Will all stock be independently and physically checked at least Annually?
- k) Apart from the annual stocktaking Will an independent and physical stock check be carried out at least quarterly of:
 - i) Selected items of stock
 - ii) Completed goods
 - iii) Returned Goods
 - iv) Non-Ferrous metals
 - Precious metals and/or precious stones or articles composed of any of them
 - vi) Samples
 - vii) Securities

Yes / No	If No, please give details
Yes / No	
Yes / No	
Yes / No	If No, please give details
Yes / No	
Yes / No	
Yes / No	
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Yes / No	
Yes / No	
Yes / No	
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Yes / No	
Yes / No	
Yes / No	

	Yes / No	
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Yes / No	
Yes / No	

1) State name of your external auditors and date when appointed.

Notes:

 It is a condition of the policy that the system of precautions and checks for securing accuracy of accounts declared in this proposal must be observed and remain fully operative during the currency of the policy. The Company must be advised of any alterations to the system. Failure to tell the Company may mean that your policy does not provide full protection in the event of a loss.

2. Any other facts known to you which are likely to affect acceptance or assessment of the risks proposed for insurance must be disclosed.Sould you have any doubts about what you should disclose, do not hesitate to tell us or your insurance advisor. This is for your own protection as failure to disclose may mean that your policy will not provide you with the cover you require, or may perhaps invalidate the policy altogether.

Declaration

I/We declare that the foregoing statements and particulars are true and complete and this proposal form (and any further information referring to this proposal given in writing by the proposer or on this behalf) shall form the basis of the contract with LIBANO-SUISEE S.A.L, not only as regards the present employees but also persons that may hereafter be included in the guarantee.

I/We have always been satisfied with the honesty and general conduct of all the employees to be included in the guarantee. I/We agree to accept the insurance subject to the terms and conditions of the company's policy and that the insurance will not be in force until the proposal has been accepted by the Company.

Signature	
Title of signatory	
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Date	
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