



## CorporateGuard – Crime Manager Proposal

← Proposer Details	
1	(a) Name of Company: _____ (b) Country of registration and registration number: _____
2	Address: _____
3	Nature of Operations: _____
4	Annual Turnover \$ _____
5	Number of Locations: _____
6	Number of Employees: _____
7	Current Market Value of all Pension and Employee Benefit Plans \$ _____

← Audit and Corporate Governance	
8	Do External Auditors audit all operations at least annually? <input type="radio"/> YES <input type="radio"/> NO
9	(a) Is there an Audit Committee which monitors the effectiveness of internal controls and reports directly to the Board? <input type="radio"/> YES <input type="radio"/> NO
	(b) If "no", please provide details. <input type="radio"/> YES <input type="radio"/> NO
10	Is there an Audit Committee which monitors the effectiveness of internal controls and reports directly to the Board? <input type="radio"/> YES <input type="radio"/> NO
11	(a) Do you comply with all provisions of the Code of Best Practice of the Cadbury Committee on Financial Aspects of Corporate Governance? <input type="radio"/> YES <input type="radio"/> NO
	(b) If "no", please briefly explain reasons for areas of non-compliance. <input type="radio"/> YES <input type="radio"/> NO
12	(a) Do you have an Internal Audit Department? <input type="radio"/> YES <input type="radio"/> NO
	(b) Do they have an established audit cycle for all operations? <input type="radio"/> YES <input type="radio"/> NO

← Recruitment Procedures	
13	When recruiting or promoting employees to positions of trust involving handling of stock, money, financial or treasury functions, do you:
	(a) undertake independent checks into their employment history? <input type="radio"/> YES <input type="radio"/> NO
	(b) undergo a process to ensure their suitability for the position? <input type="radio"/> YES <input type="radio"/> NO



← Internal Financial Controls		
14	Are wages/salaries independently checked against personnel records for unusual or excessive payments?	<input type="radio"/> YES <input type="radio"/> NO
15	Are duties segregated so that no individual can control any of the following activities from commencement to completion without referral to others:	
	(a) signing checks or authorizing payments (including capital expenditure) above \$10,000?	<input type="radio"/> YES <input type="radio"/> NO
	(b) issuing funds transfer instructions?	<input type="radio"/> YES <input type="radio"/> NO
	(c) amending funds transfer procedures?	<input type="radio"/> YES <input type="radio"/> NO
	(d) opening new bank accounts?	<input type="radio"/> YES <input type="radio"/> NO
	(e) investment in and custody of securities and valuables (including bank checks, traveler's checks, bills of exchange etc.)?	<input type="radio"/> YES <input type="radio"/> NO
	(f) refund of monies or return of goods above \$10,000?	<input type="radio"/> YES <input type="radio"/> NO
	(g) disbursement of assets or funds of any Pension Plan?	<input type="radio"/> YES <input type="radio"/> NO
	(h) awarding contracts following a tender?	<input type="radio"/> YES <input type="radio"/> NO
16	Is all supporting documentation validated before authorizing payments?	<input type="radio"/> YES <input type="radio"/> NO
17	Are statements of accounts sent to customers independently of employees receiving payment?	<input type="radio"/> YES <input type="radio"/> NO
18	Are bank statements independently reconciled with customer accounts by persons not authorized to deposit/withdraw funds, issue funds transfer instructions or dispatch accounts to customers?	<input type="radio"/> YES <input type="radio"/> NO

← Stock and Physical Security		
19	Is there controlled access to all locations?	<input type="radio"/> YES <input type="radio"/> NO
20	Are all premises containing stock, money, securities, precious metals etc. connected to an intruder alarm?	<input type="radio"/> YES <input type="radio"/> NO
21	Are intruder alarms maintained in proper working order and connected to a central station or a police station?	<input type="radio"/> YES <input type="radio"/> NO
22	Is an independent physical count of stock, raw materials, work in progress and finished goods undertaken at least quarterly and is this count reconciled against stock records?	<input type="radio"/> YES <input type="radio"/> NO
23	Is the transfer of money and securities valued above \$20,000 usually made by a security or professional cash carrying company?	<input type="radio"/> YES <input type="radio"/> NO
24	What is the maximum value of money, securities, precious metals and/or jewellery at any one location:	
	(a) during business hours? _____ \$	
	(b) outside business hours? _____ \$	

← Suppliers/Service Providers/Outsourcing		
25	Are transactions only entered into on the basis of appropriate authorization in accordance with management criteria?	<input type="radio"/> YES <input type="radio"/> NO
26	Has management defined and communicated formal trading policies and dealing limits?	<input type="radio"/> YES <input type="radio"/> NO
27	Are trading transactions and positions reviewed for compliance with formal trading policies manual or similar internal document?	<input type="radio"/> YES <input type="radio"/> NO
28	Are accounts of trades which exceed set limits identified or rectified or referred to senior management for immediate action?	<input type="radio"/> YES <input type="radio"/> NO
29	(a) Do you outsource any activities to third party service providers	<input type="radio"/> YES <input type="radio"/> NO
	(b) If "yes", please detail the services provided.	
30	Do you audit outsourcing companies during the term of their contract?	<input type="radio"/> YES <input type="radio"/> NO
31	If the service provider or outsourcing company operates on your premises are their employees under your daily management control?	<input type="radio"/> YES <input type="radio"/> NO



← Computer Systems		
32	Are unique passwords used to give various levels of entry to the computer depending on the users authorization?	<input type="radio"/> YES <input type="radio"/> NO
33	Are passwords automatically withdrawn when people leave?	<input type="radio"/> YES <input type="radio"/> NO
34	Are all amendments to programs approved independently of the persons making the amendments?	<input type="radio"/> YES <input type="radio"/> NO
35	Are programs protected to detect unauthorized changes?	<input type="radio"/> YES <input type="radio"/> NO
36	Is your computer system "firewall" protected to prevent unauthorized access?	<input type="radio"/> YES <input type="radio"/> NO
37	Is your computer system protected by virus detection and repair software?	<input type="radio"/> YES <input type="radio"/> NO

← Fund Transfers		
"Fund Transfers" means any instructions (other than checks) given to a Financial Institution to pay or deliver funds.		
38	What is the approximate annual value of fund transfers? _____ \$	
39	Please specify the method of instruction (e.g. written, electronic, computer, telephone etc.).	
40	Can payment instructions be made to any account which has not been pre-agreed?	<input type="radio"/> YES <input type="radio"/> NO
41	Is the financial institution required to authenticate the instruction before payment is released?	<input type="radio"/> YES <input type="radio"/> NO
42	Please provide a brief description of the methods used to secure fund transfers (e.g. passwords, encryption, code words, call back).	<input type="radio"/> YES <input type="radio"/> NO

← Plans and Policies		
43	Do you maintain a written crisis management or contingency plan covering procedures following kidnapping or extortion?	<input type="radio"/> YES <input type="radio"/> NO
44	Do you maintain a written anti-fraud policy which is distributed throughout your organization?	<input type="radio"/> YES <input type="radio"/> NO
45	Are special security precautions taken to protect against kidnapping of directors or employees who live in or travel to volatile countries?	<input type="radio"/> YES <input type="radio"/> NO

← Loss History		
46	(a) Please provide brief details of any losses (of a type covered by CrimeManager) sustained during the past five (5) years and before application of any deductible, retention or excess whether insured or not. (Please include date discovered, location, nature of loss and amount).	
	(b) Please describe what corrective measures were taken to prevent similar losses.	

**Please enclose with this Proposal Form**

Your current Annual Report & Accounts (or equivalent) for the Proposer.

SIGNING THIS PROPOSAL DOES NOT BIND THE PROPOSER TO COMPLETE THIS INSURANCE.

← Declaration

I/We declare that the statements and particulars in this proposal are true and that no material facts have mis-stated or suppressed after enquiry. I agree that this proposal, together with any other information supplied shall form the basis of any contract of insurance effected thereon. I undertake to inform the Insurers of any material alteration to those facts occurring before the completion of the contract of insurance.

<b>X</b>			
Signed	Title (to be signed by Partner/Director or Principal or equivalent)	Company	Date