



Level 29, Chifley Tower, 2 Chifley Square, Sydney 2000
PO Box 6542, Baulkham Hills Bus. Centre 2153
Tel: 1300 880 494 Fax: (02) 9225 9943
E-mail: crm@crmbrokers.com.au

CRM FIDELITY GUARANTEE PROPOSAL FORM

This proposal must be completed in ink by a Partner, Director or Principal of the Firm. If there is insufficient space to answer any questions use additional sheets of the Firm's headed paper and attach to the form.

ALL QUESTIONS ON THIS FORM MUST BE ANSWERED

The Applicant/s
Name(s)
Business Occupation
Postal Address
.....
ABN
Phone: Mobile:
Fax: Email:

1. General Information

Year Insured established the Business:
Total assets (consolidated):
Estimated Turnover for the forthcoming period
Estimated Wages for the forthcoming period
Total number of all locations: Domestic Foreign
Total
Total number of employees per location for Foreign Offices/Sites
Name and percentage of any shareholder owning 50% or more of share capital

133 Alexander St
Crows Nest NSW 2065
•
Level 3 / 67-69 Phillip St
Parramatta NSW 2150
•
Level 8 / 350 Collins St
Melbourne Vic 3000
•
CRM Brokers Pty Ltd ACN 088 887 138
ABN 68 088 887 138
AFS Licence 246622



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Company Website Address

Have you been acquired by, merged with, or acquired any other Business or entity during the past five years? YES NO

If yes, please provide, on a separate sheet, full details.

Have you publicly revealed that it has under consideration at the present time any acquisitions or mergers? YES NO

2. AUDIT CONTROLS

Are your operations audited by an external auditing company? YES NO
If yes, by whom? How often?

Are these audits made for each entity to be covered? YES NO
If no, explain

Is there an auditor's letter to management currently on file relating to internal control weaknesses and recommendations to improve these weaknesses? YES NO
(if yes, please attach a copy)

Has management prepared a reply? YES NO
(if yes, please attach a copy)

Have these recommendations been complied with? YES NO

Are internal audits performed in addition to or in place of the outside audits? YES NO
If yes, how often?

If an external auditing company is not required, who is responsible for auditing the books within the organisation and what does the audit entail?
.....
.....

Does the audit include all locations? YES NO

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3. INVENTORY AND SECURITY CONTROLS

Is a complete inventory made with physical check of stock and equipment YES NO
If yes, by whom? How often?

Is there separation of duties with respect to:
Shipping and receiving? YES NO
If yes, describe
If no, why not

Inventory and audit? YES NO
If yes, describe
If no, why not

Is there controlled access to all locations? YES NO

Are all premises containing stock, money, securities, precious metals etc connected to an intruder alarm? YES NO

4. BANK ACCOUNT AND FINANCIAL CONTROLS

Are duties segregated so that no individual can control any of the following activities from commencement to completion without referral to others:

1. Signing cheques, authorisation of payments or cheque requisitions (including capital Expenditure) above \$2,000? YES NO

2. Issuing funds transfer instructions? YES NO

3. Amending funds transfer procedures and/or instructions? YES NO

4. Opening new bank accounts? YES NO

5. Investing in and custody of securities and valuables (including but not limited to bank cheques, travellers cheques, bills of exchange, precious metals and the like)? YES NO

6. Refund of moneys or return of goods above \$2,000? YES NO

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7. Disbursement of assets of any superannuation or employee benefit fund? YES NO

8. Awarding contracts following a tender? YES NO

Are computerised cheque writing operations segregated from departments that authorise cheques? YES NO

Are bank statements independently reconciled with internal records and customer accounts by persons not authorised to deposit/withdraw funds, issue funds transfer instructions or dispatch accounts to customers? YES NO

Are wages/salaries independently checked against personnel records for unusual or excessive payments? YES NO

Is all supporting documentation validated before authorising any form of payment? YES NO

If any answer above is No, please explain why not and how duties are conducted currently:

.....
.....
.....
.....

Please state the largest estimated amount held on any one day and in any one location of:

Petty Cash	\$ <input type="text"/>
Cash Payroll	\$ <input type="text"/>
Cheques/Negotiable Securities	\$ <input type="text"/>
Inventory	\$ <input type="text"/>

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5. COMPUTER CONTROLS

Are computers used for electronic funds transfers? YES NO

Are transfer procedures in place? YES NO

Are security controls in place? YES NO

If yes, describe, or attach a copy of those procedures/controls
.....
.....

Do persons other than Employees have physical or electronic access to the Insured's facilities? YES NO

If yes, describe circumstances and controls in effect
.....
.....

Does the Insured engage in time sharing activities? YES NO

If yes, explain with whom, type of data, whose facility used
.....
.....

Are programmers and operators rotated periodically to minimise possibility of machines being used improperly? YES NO

Are the duties of programmers and operators separated? YES NO

Is the output reconciled by persons who do not prepare or process the input? YES NO

Are pre-authorisation controls maintained for all programmers and operators? YES NO

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Do audit practises include "tests" to detect unauthorised programming changes? YES NO

If yes, please provide details
.....
.....

6. EMPLOYEE CLASSIFICATION, EMPLOYMENT AND HUMAN RESOURCE CONTROLS

Do you maintain a written anti-fraud policy which is distributed throughout the entire organisation (please supply a copy of the policy if available)? YES NO

When recruiting or promoting employees to positions or trust involving handling of stock, money, financial or treasury functions, do you:

Undertake independent checks in their employment history? YES NO

Undergo a process to ensure their suitability for the position? YES NO

Are employees handling cash, accounts or negotiable instruments required to take uninterrupted holiday of at least two weeks every calendar year during which they are required to stay away from your premises AND perform no duties for you? YES NO

1. Classification of Employees **No of Employees**

a. Employees having responsibility for money or negotiable instruments stock and/or accounts

Class 1. Executives, officials and employees other than those referred to in Classes 2 and 3

Class 2. Executives, officials and employees primarily engaged in duties as cashiers, treasurers, paymasters, accountants handling, money or negotiable instruments. Indoor sales staff handling money or negotiable instruments. Stock and stores supervisors.....

Class 3. Employees engaged in outdoors handling money or negotiable instruments. Employees primarily engaged in the delivery of goods

Class 4. Contractors/Sub-Contractors engaged in handling money or negotiable instruments

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b.All other employees not having responsibility for money or negotiable instruments, stock and/or accounts (e.g. typists, office staff not included in (a), factory hands, labourers, mechanics and the like).....

PARTICULARS OF INSURANCE

The policy for which you are applying carries a limit of indemnity which applies to all events involving the same person or persons and also in the aggregate for all Employees. This limit is not cumulative from year to year or policy period to policy period.

Limit of Indemnity any one Employee and all Employees: \$

The policy also carries an excess which is the amount you will have to bear as the first part of each and every loss which you claim under the policy.

What claim excess are you prepared to bear? \$

When do you require cover to comment? Please note that we do not backdate insurance although the policy provides for retrospective coverage on your existing insurance when the discovery period of your old policy has expired. Terms, conditions and limitations apply.

Commencement Date:
.....

7. LOSS EXPERIENCE

Attach on separate Insurer letterhead for the past five years. A description of claims should also be given.

Have you had any Insurer decline a proposal, impose special terms, cancel or refuse to renew a Crime or Fidelity Insurance Policy? YES NO

If yes, please attach an explanation of circumstances.

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8. ADDITIONAL MATERIALS

As part of this application form, please attach the following (where applicable):

- a) The latest audit report
- b) A copy of Managements response to any weaknesses identified by the audit report
- c) Anti-Fraud Policy

Applicants Signature

Position or Title

**Name of Applicant
(please print)**

Date

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