

## FIDELITY GUARANTEE INSURANCE - PROPOSAL FORM

1. a) Name and address of the Employer \_\_\_\_\_ #Mobile \_\_\_\_\_  
 b) Description of Business \_\_\_\_\_  
 c) Since when established \_\_\_\_\_

2. Details of Employees to be guaranteed

Name	Designation	Since when, in service	Place of Employment	Total remuneration p.m	Amount to be guaranteed	Any Security deposit taken
				Rs	Rs	Rs
(Attach a Schedule)						

3. State the estimate of maximum amount held by any employee at any one time and for how long?  
 a) Money : Amount \_\_\_\_\_ b) Stock : Amount \_\_\_\_\_  
 Period \_\_\_\_\_ Period \_\_\_\_\_
4. a) Has there been any occasion to question honesty or conduct of any person proposed for guarantee? If so, details. \_\_\_\_\_  
 b) What independent system is there to check that all sums received by employees are accounted for? \_\_\_\_\_
5. a) Do employees pay out money or draw cash form Employer's account? \_\_\_\_\_  
 b) System of operation of Bank account and precautions taken \_\_\_\_\_  
 c) Whether such payments/ withdrawals are authorised by a senior employee with supporting documents? \_\_\_\_\_
6. How often the cash book is balanced, the entries checked with Vouchers and Bank's Pass Book and with counter-foils of receipt books? \_\_\_\_\_
7. How often are the Proposer's book balanced? \_\_\_\_\_
8. a) System followed for purchase of goods and recording deliveries \_\_\_\_\_  
 b) System followed for authorising despatch of goods and ensuring that despatch is recorded and charged to the customer? \_\_\_\_\_
9. How often and by whom stock verification is done? \_\_\_\_\_
10. System for collecting outstanding accounts \_\_\_\_\_
11. How often will statements of account be furnished by the Proposer direct to Customers? \_\_\_\_\_
12. What is the extent and frequency of the audit? \_\_\_\_\_
13. Details of losses suffered on account of infidelity of any employees during last 5 years and steps taken to prevent recurrence. \_\_\_\_\_
14. Details of other Fidelity Insurance covers for these employees with any other Company. \_\_\_\_\_
15. Has any Company in respect of any fidelity Insurance declined your proposal? cancelled or refused to renew policy? accepted your proposal on special terms and conditions? \_\_\_\_\_
16. Whether floater facility is required? \_\_\_\_\_
17. Is there any other material information relevant to the acceptance of this proposal which must known by the Company? \_\_\_\_\_
18. For what period is insurance required? From \_\_\_\_\_ To \_\_\_\_\_

\*Please provide correct mobile number of the proposed insured, to receive information relating to policy servicing and premium acknowledgement.

### PREMIUM DETAILS

Amount Rs.           Rupees \_\_\_\_\_

### SOURCES OF FUND

Salary  Business  Other  (Please Specify) \_\_\_\_\_

### BANK ACCOUNT DETAILS

Name of the Bank Account Holder

Bank Account No.  Account: Savings  Current

Name of Bank  Branch

MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)

IFSC Code (11 character code appearing on your cheque leaf)

I wish:  Any refund due on the premium payment / any payment/claims will be directly credited to my aforesaid Bank Account.\*

\*As per the IRDAI, its mandatory that all payments made to the insured only through electronic mode.

**DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED**

I/We hereby understand, declare, consent and authorize the Company to use financial information, as provided to the Company for underwriting the risk. I/we authorize HDFC ERGO General Insurance and associate partners to contact me via email, phone, SMS. I hereby grant consent to Agent/Broker/Corporate Agent or any other licensed intermediary to share my KYC (Know your Customer) and customer due diligence information with HDFC ERGO General Insurance Company Limited for the purpose of my insurance proposal.

I/We hereby declare and warrant that the above statements are true and complete and that I/We have withheld no information whatsoever which is material for the acceptance of this proposal. I/We agree that this declaration and the answers given above shall be the basis of the contract between me/us and the Company and shall be deemed to be incorporated in such contract and that if any untrue statement be contained or any material information is withheld or not disclosed therein the said contract shall be absolutely null and void I/We undertake to exercise all reasonable precautions and care and I/We agree to accept the Policy in the form issued by the Company subject to the terms, exceptions and conditions prescribed therein or endorsed on the Policy.

**SECTION 41 PROHIBITION OF REBATES**

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole of the commission payable or any rebate of the premium shown in the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹ 10 Lakhs.

Place \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_

Signature of Proposer

N.B. The Company does not assume any liability until the Proposal has been accepted and the Premium received.

Fill the form in Block Letters. If the above space is not sufficient for answer, please continue on a separate sheet and attach hereto.