

PROPOSAL FOR FIDELITY GUARANTEE EMPLOYERS' FORM

Please reply definitely to each question.

1. Name of employer (if partnership, state full names of partners)-----

Style or firm : -----

Business : -----

Address : -----

2. What references were received concerning the applicant? (These should be forwarded for perusal)

3. If the applicant is now or has been at any time in your service, please answer the following questions:

(a) How long has he been in your services? (Date should be given)

(b) Have his honesty and general conduct always been satisfactory?

(c) Has he given security, and if so, in what form? If not, please state why it is now required

(d) Is anything at present due to the employer from him?

4. (a) The amount of guarantee?

(b) Does the employer hold any other security for the applicant?

(c) Is it intended to require from the applicant any further security than the proposed guarantee with this company?

5. With respect to the duties of the applicant, please reply as fully as possible to the following questions?

(a) What are to be his duties?

(b) In what way will money reach his hands?

(c) Give an estimate of the largest amount he will have at any one time, and for how long he will have it?

(d) Is he allowed to pay out of cash in hand any amounts on the employer's account? If so, are the payments previously authorized? When are they checked?

(e) How often is he required to submit to the employer a statement of amounts received?

(f) How often is he required to pay over amounts received by him on behalf of the employer, and what are the regulations attaching thereto? If receipts with counterfoils are used will the amounts received from the applicant be checked daily with the counterfoils?

(g) Is he allowed to retain a balance in hand? If so, how much? Is it seen when his accounts are checked that he has that amount in his possession?

(h) How often are the cash book entries checked with vouchers and banker's pass books?

(i) How often are the employer's books balanced?

(j) Is there anything of the nature of a continuous professional audit?

(k) Are all payments of money acknowledged on printed and numbered forms out of a book with counterfoils, and is the attention of customers drawn to this rule

(l) Will the applicant sign these receipts?

(m) What is the system regarding outstanding accounts? Are reminders prepared and issued in a way that would not permit the applicant's interference therewith?

(n) Will the applicant be empowered to open letters addressed to the employer?

5a. If the applicant's duties are those of a Branch Manager, Traveller, Collector, or other Out-door Official, please also state:

(a) The Emirates over which his duties will extend

(b) How often will statements of account be furnished by the employer direct, and not through the applicant?

(c) Are all persons written to by the employer who are reported not to have paid? If so, how soon after the account is rendered? Will the applicant have any opportunity of interfering with the dispatch of letters of reminder?

(d) Are the applicant's traveling expenses paid by the employer ?

6. (a) What are to be the applicant's remuneration and allowances (if any), and how will they be paid?

(b) Will there be a guaranteed annual minimum?

(c) Is the amount to be subject to any deduction or liability such as bad debts, etc?

7. Has he to your knowledge any debts or liabilities?

8. Has any person in the employer's Service been detected in any defalcation? If so, give particulars of the manner in which the default was carried out, and the steps taken to prevent repetition

9. Do you know any other fact material to or affecting the risk on this proposal?

10. Will the premium on this guarantee be paid by him or by you

I/we declare that the above statements are correct, and I/we agree that they shall be taken as the basis of the Contract between me/us and the Oman Insurance Company LTD.

Date:

Signature: