

Controls

To whom do the dealers report?

To whom do the 'back office' report?

Important notes

Fraud prevention, detection and claims history

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

Declaration

We hereby warrant that:

- a) to the best of our knowledge and belief the foregoing particulars and statements are true and that no material fact has been withheld.
- b) they and other written statements made by us or on behalf for the purpose of the proposed insurance shall be the basis of and incorporated in the contract between us and the Company, not only in respect of employees included herein, but also in respect of any employees who may hereafter be included.

Signature for proposer

Printed name

Position held

Date

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority.

Details about the extent of our regulation by the Financial Services Authority are available from us on request.

FSA registration number 203093. These details can be checked on the FSA's register by visiting their website

www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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ZURICH®

Treasury operation

Crime policy supplementary proposal

Please provide full details using separate sheets of paper if required.

Details of proposer

Full name of proposer

Employee details and controls

Total number of treasury employees

Number of treasury locations

Total estimated annual amount of funds managed

	Yes	No
Do you have established formal procedures for recruitment, screening and assessment of suitability for positions of trust?	<input type="checkbox"/>	<input type="checkbox"/>
Is there an operating manual or similar written instructions covering all aspects of the treasury function and are all employees fully aware of its contents?	<input type="checkbox"/>	<input type="checkbox"/>
Are all treasury employees required to take an uninterrupted holiday of at least two weeks (or half their annual entitlement whichever is the lesser) in each calendar year during which period they perform no duties and are required to stay away from your premises?	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered no to any of the above please advise what alternative controls are in place.

Dealing

What activities are undertaken:

	Yes	No
a) Foreign exchange dealing?	<input type="checkbox"/>	<input type="checkbox"/>
b) Stock market dealing?	<input type="checkbox"/>	<input type="checkbox"/>
c) Commodity dealing?	<input type="checkbox"/>	<input type="checkbox"/>
d) Money market trading?	<input type="checkbox"/>	<input type="checkbox"/>
e) Hedging/derivatives?	<input type="checkbox"/>	<input type="checkbox"/>
f) Other (please describe):		

Full description of treasury activities and role within the organisation

Yes No

Are the employees involved in the above dealing activities subject to strict levels of authority?

If yes:

How are these set?

How do you ensure that they are not exceeded?

What action is taken in the event that an employee exceeds their authority?

Yes No

Are you supplied with a daily print out of all deals completed?

Are such print outs checked, independently of the dealers, as soon as received against the bank's (or other financial institution's) record of deals completed and the authority vested in the dealers?

Are all deal confirmations received by you from financial institutions sent to an area physically separated from the area occupied by the employees who are authorised to deal?

If you have answered no to any of the above please advise what alternative controls are in place.

How are deal instructions conveyed to your bank/financial institution/brokers:

Yes No

a) In writing?

b) Voice instruction?

c) Facsimile?

d) Telex?

e) Electronic mail?

f) Other (please describe):

Yes No

Is the bank/financial institution/broker required to authenticate instructions before acting on them independently of the person giving the instructions?

If no, what controls are in place?

Fund transfer procedures

What is the total annual volume of fund transfers?

Approximately what percentage relates to inter group transfers?

What is the average size of fund transfer?

If the treasury function employs systems and/or controls that vary from the rest of the business then a separate funds transfer supplementary proposal form should be completed.

Loans/credit

- | | Yes | No |
|---|--------------------------|--------------------------|
| Are all loans and loan facilities authorised and reviewed by a Loans Committee? | <input type="checkbox"/> | <input type="checkbox"/> |
| If no, please advise how the authorisation and review procedure is controlled. | | |
| Are all loans recorded independently of the person authorising or dealing with the loan application? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are all credit arrangements subject to dual signatures and supported by independent verifying documentary evidence? | <input type="checkbox"/> | <input type="checkbox"/> |
| If no, please advise what alternative controls are in place. | | |

Audit details

Internal audit

- | | Yes | No |
|--|--------------------------|----------------------------------|
| Do you have an internal audit function? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes: | | |
| Does Internal Audit report directly to the board of directors? | <input type="checkbox"/> | <input type="checkbox"/> |
| How many people are employed in the function? | | What is the frequency of audits? |

- | | Yes | No |
|--|--------------------------|--------------------------|
| Are 'surprise' audits carried out? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have any recommendations been made that have not been adopted? | <input type="checkbox"/> | <input type="checkbox"/> |
| If no, please provide details. | | |

External audit

- | | Yes | No |
|---|--------------------------|--------------------------|
| Have your auditors reported on your treasury operations? | <input type="checkbox"/> | <input type="checkbox"/> |
| Has any 'stress testing' been conducted on your treasury systems? | <input type="checkbox"/> | <input type="checkbox"/> |
| Please provide details: | | |

- | | | |
|--|--------------------------|--------------------------|
| If yes have their recommendations (if any) been adopted? | <input type="checkbox"/> | <input type="checkbox"/> |
| If no, please provide details. | | |

Computer security

- | | Yes | No |
|---|--------------------------|--------------------------|
| Does the computer security for the treasury function vary from that applicable elsewhere in the business? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, please provide details. | | |

- | | | |
|---|--------------------------|--------------------------|
| Is a 'test deck' or other similar procedure used to detect unauthorised system changes? | <input type="checkbox"/> | <input type="checkbox"/> |
| If no, please advise what alternative procedures are in place. | | |