

Fidelity Guarantee for Public Sector Organisations

Proposal form

! Please provide a full answer to every question. Where there is insufficient space to answer a question please enclose additional sheets.

If you tick "Disagree" to any statement please explain in the section following each statement, or at the end of the form, why you are unable to comply with the statement together with your alternative practice.

Note that "we" refers throughout to the Organisation stated as the Proposer in Section 1.

Please note that the completion and submission of this form does not bind you or us to enter into a contract of insurance.

You understand that you must make a fair presentation of the risk to us when completing this form and at inception, renewal and whenever you request changes to your policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and must not misrepresent any material facts. A material fact is one which would influence our acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interest to disclose them.

If you do not make a fair presentation of the risk the policy may be avoided, written on different terms and/or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

1. Proposer Details

1.1 Name of Organisation

1.2 Total number of employees (seasonal, temporary and casual staff in brackets) ()

1.3 Current Fidelity Guarantee Insurance provider

1.5 Current Retroactive Date (if any)

1.6 Current Run-off or Discovery Period (if any)

2. Cover Requirements

2.1 Please tick to indicate cover required and amounts of excess and main Sum Guaranteed.

☐ **EMPLOYEE DISHONESTY**
Sum Guaranteed for all employees £

☐ **Bailiff Insolvency Extension** (as Employee Dishonesty)

☐ **THIRD PARTY COMPUTER FRAUD** £

☐ **FUNDS TRANSFER FRAUD** (this cover is only available as part of a full Crime policy)

☐ **Excess** (note that a compulsory £5,000 excess applies for limits of indemnity below £5m, rising to £10,000 for limits of indemnity of £5m or more) £

Cover Requirements (continued)

2.2 Please show details of any specified officers for whom higher Sums Guaranteed are required.

Higher level	Positions (role titles) of Specified Officers	Sum Guaranteed
1		£
2		£
3		£

Note that if these cover requirements vary from those requested in any tender specification on which we have previously quoted, the premium may subsequently be altered.

3. Loss and Insurance History

- 3.1 We have sustained no losses (insured or not) in the past 5 years that would have fallen under the insurance we are now requesting. (if losses have occurred please state improvements put in place to prevent recurrence).

☐ Disagree☐ Agree
- 3.2 We have never had a proposal for insurance of this nature declined and have never experienced cancellation or refusal to renew by any Insurer or Underwriter.

☐ Disagree☐ Agree
- 3.3 We have a written procedure that allows employees to report suspected fraud or IT security breaches and we have not had any such incidents reported in the past 24 months.

☐ Disagree☐ Agree

If Disagree, please provide full details:

4. Staff Selection Procedures

- 4.1 We have formal and established procedures for recruiting all permanent employees without exception. These procedures include obtaining verbal or written references from former employers covering a period of three years immediately prior to the application.

☐ Disagree☐ Agree
- 4.2 We have an agreement in place with all agencies that recruit our temporary staff that ensures compliance with 4.1 above.

☐ Disagree☐ Agree
- 4.3 We retain all written references and records of verbal references for at least five years including for staff that leave within that period.

☐ Disagree☐ Agree
- 4.4 We investigate any periods during which the applicant was not gainfully employed.

☐ Disagree☐ Agree

If Disagree, please provide full details:

5. Internal Controls

5.1 We physically check stocks and materials and check them against verified records at least once a year using personnel that are independent from those with everyday responsibility for such stocks and materials.

☐ Disagree ☐ Agree

5.2 We segregate duties so that no one individual can, without independent intervention or scrutiny of another, have sole control when authorising or handling any process involving the following:

☐ Disagree ☐ Agree

- a) salaries, general invoicing and receipt of income, payments for goods or services
- b) award of contracts, grants or benefits
- c) capital expenditure or disposal of assets
- d) banking, treasury management, investment or fund transfer.

If Disagree, please provide full details:

6. Computer Controls and Security

6.1 We have a specific post designated as "IT Security Officer" or equivalent senior position, authorised to investigate all aspects of IT security and we issue computer security guidelines to all our personnel and link their application to the Computer Misuse legislation and our own disciplinary procedures.

☐ Disagree ☐ Agree

6.2 Access to our computer systems is restricted by passwords that afford varying levels of entry according to the need and authorisation of the user but in all cases imposing change of password at least every 90 days.

☐ Disagree ☐ Agree

6.3 We withdraw or freeze passwords immediately when employees leave.

☐ Disagree ☐ Agree

If Disagree, please provide full details:

7. Internal and External Audit Controls

7.1 We have a documented risk based audit programme that follows CIPFA best practice standards.

☐ Disagree ☐ Agree

7.2 We have complied with all recommendations made by our external auditors since their last report concerning our internal systems.

☐ Disagree ☐ Agree

7.3 We have a designated individual responsible for ensuring appropriate action is taken on recommendations from our internal audit department, or following external audit.

☐ Disagree ☐ Agree

If Disagree, please provide full details:

8. Bailiffs

8.1 If we have indicated that we require Bailiff insolvency cover, we use an agreement that requires contracted bailiffs to remit all funds owed to us at maximum intervals of ten working days.

☐

Disagree

☐

Agree

If Disagree, please provide full details:

9. Data Protection Statement

Zurich takes the privacy and security of your personal information seriously. We collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where you have provided the appropriate consent; (iv) for our 'legitimate interests'.

It is in our legitimate interests to collect personal information as it provides us with the information that we need to provide our services more effectively including providing information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection

How you can contact us

If you have any questions or queries about how we use your data, or require a paper copy of the statement, you can contact us via gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

10. Declaration

I/we declare that the statement and particulars in this proposal are true and complete. I/we have made a fair presentation of the risk and have not misrepresented or suppressed any material facts after full enquiry of relevant parties inside and outside my/our organisation. I/we agree to the contract of insurance being prepared using the information I/we have supplied in this form, along with any associated information I/we have supplied. I/we shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of insurance.

Signed

Date

D	D	M	M	Y	Y	Y	Y
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Name

Role

11. Further Information

Please add any further material facts here, stating the reference number of the original statement to which the facts apply.

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