

# For High Value Manufacturers and Processors Proposal Form

## Fraud Protector

### General Details

1	Name of Company:		
2	Principal office address:		
	City:	Country:	
	Postcode:	Tel:	
3	Annual Turnover at last year end		
4	Number of locations		
5	Number of employees		
6	Describe the type of business in which the company is engaged. In the case of multiple occupations please provide a split by revenue		

### Audit & corporate governance

7	Do external auditors audit all operations at least annually?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8	Have all recommendations by external auditors regarding internal controls been complied with, following your last audit? If no, please give details:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9	Is there an Audit Committee which monitors the effectiveness of internal controls and reports directly to the Board?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10	Do you have an Internal Audit Department?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11	Do they have an established audit cycle for all operations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Recruitment procedure

12	When recruiting or promoting employees to positions of trust involving handling of stock, money, financial, treasury or mission critical functions, do you:		
a	Undertake independent checks into their employment history?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b	Undergo a process to ensure their suitability for the position?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Internal financial controls**

13	Are wages/salaries independently checked against personnel records for unusual or excessive payments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
14	Are duties segregated so that no individual can control any of the following activities from commencement to completion without referral to others:		
a	Signing cheques or authorising payments (including capital expenditure) above £5,000?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b	Issuing funds transfer instructions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c	Amending funds transfer procedures?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d	Opening new accounts?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e	Investment in and custody of securities and valuables (including blank cheques, travellers cheques, bills of exchange etc)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f	Investment in and custody of securities and valuables (including blank cheques, travellers cheques, bills of exchange etc)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g	Disbursement of assets or funds of any pension plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
h	Awarding contracts following a tender?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
15	Are wages/salaries independently checked against personnel records for unusual or excessive payments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
16	Are statements of accounts sent to customers independently of employees receiving payments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
17	Are bank statements independently reconciled by persons not authorised to deposit/withdraw funds, issue funds transfer instructions or dispatch accounts to customers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
18	Are procedures in place to assess the suitability of trustees, fiduciaries, administrators or officers of any of your pension plans?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Stock and physical security**

19	Is there controlled access to all locations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
20	Are all premises containing stock, money, securities, precious metals etc. connected to an intruder alarm?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
21	Are intruder alarms maintained in proper working order and connected to a central station or police station?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
22	Is an independent physical count of stock, raw materials, work in progress and finished or recovered goods undertaken and is this count reconciled against stock levels? How frequently?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
23	Above what value is the transfer of money and securities usually made by a security or professional cash carrying company?		
24	What is the maximum value of money and securities at any one location:		
a	during business hours?		
b	outside business hours?		
25	Is a register maintained of the movement of precious metals within the manufacturing process?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
26	Does the register indicate from whom precious metals or gemstones are received to whom they are delivered?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
27	Is the inventory record maintained by someone other than the vault or safe custodian?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

28	Is the physical inventory conducted by someone other than the vault custodian or the inventory control clerk?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
29	Are metal detectors used at all entry and exit points?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
30	Is there a full accounting of precious metals, finished product or recovered precious metals and scrap at the end of each day?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
31	How are scraps controlled?		

**Computer systems**

32	Are unique passwords used to give various levels of entry to the computer depending on the users authorisation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
33	Are passwords automatically withdrawn when people leave?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
34	Are all amendments to programmes approved independently of the persons making the amendments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
35	Are programmes protected to detect unauthorised changes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
36	Is your computer system firewall protected to prevent unauthorised access?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
37	Is your computer system protected by virus detection and repair software?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
38	Do you have a contingency plan in place in the event of a catastrophic disruption to your computer systems?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Fund transfers**

**“Fund transfer” means any instructions (other than cheques) given to a financial institution to pay or deliver funds**

39	What is the approximate annual value of fund transfers?		
40	Please specify the method of instruction (e.g. written, electronic, telephone etc.)		
41	Can payment instructions be made to an account which has not been pre-agreed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
42	Is the financial institution required to authenticate the instruction before payment is released?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
43	Please provide a brief description of the methods used to secure fund transfers (e.g. passwords, encryption, code words, call back).		

**E-commerce**

44	Are your Internet connections through a secure firewall?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
45	What is the approximate value of sales that you make via the Internet?		
46	Are all transactions encrypted?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
47	Are you registered with a certification authority?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
48	In business to business transactions do you require your counterparties to be registered with a certification authority?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
49	How frequently do you back up data?		
50	Is this stored off site in a secure location?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Precious metals & gemstones**

---

51	Types of precious metals and/or gemstones stored on premises:			
		<b>Average value</b>	<b>Maximum value</b>	<b>Overnight value</b>
	Precious Metals			
	Gemstones			

52	How are precious metals and/or gemstones stored prior to processing or post recovery?		
53	Are safes and vaults protected by central alarm station?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
54	Are safes and vaults equipped with combination locks?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
55	Are combinations for safes and vaults split between 2 people?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
56	Are safes and vaults in restricted access areas?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Guards**

---

57	Are guards employed or hired under contract?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Hired under contract:		
	Employed:		
58	Are guards on premises 24 hours a day?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
59	Do guards make regular rounds?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
60	Are guards required to signal the alarm company at regular intervals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
61	Is there a closed circuit TV surveillance system?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
62	What areas are surveyed?		

**Loss history**

---

63 a Please provide brief details of any losses sustained during the past five (5) years and before application of any deductible, retention or excess whether insured or not. (Please include date discovered, location, nature of loss and amount.)

b Please describe what corrective measures have been taken to prevent similar losses arising in future.

**Declaration**

---

I declare (i) that the statements and particulars in this proposal are true and that no other materials facts have been misstated or suppressed after enquiry; and (ii) I have obtained, and will obtain in the future, the express consent to the disclosure and use of sensitive personal data from every data subject whose sensitive personal data is supplied in relation to this proposal for the purposes of (a) underwriting the risks and (b) performing any resulting insurance contract.

I agree that this proposal, together with any other information supplied shall form the basis of any Contract of Insurance effected thereon. I undertake to inform the Insurer promptly in writing of any material alteration to those facts occurring before completion of the contract of insurance.

---

Signature

---

Date

---

Title

---

Company

**Please enclose with this Proposal Form your current annual report and accounts (or equivalent).**

If you have answered “No” to any of the above questions then please provide an explanation of the alternative methods you use to reduce your exposure to fraud.

**Chubb. Insured.<sup>SM</sup>**

Chubb European Group Limited, organizační složka, se sídlem Pobřežní 620/3, 186 00 Praha 8, identifikační číslo 278 93 723, zapsaná v obchodním rejstříku vedeném Městským soudem v Praze, oddíl A, vložka 57233, organizační složka společnosti Chubb European Group Limited, se sídlem 100 Leadenhall Street, Londýn EC3A 3BP, Velká Británie, registrační číslo 1112892, oprávněná k podnikání a regulovaná Prudential Regulation Authority a Financial Conduct Authority ve Velké Británii. Orgánem dohledu pro výkon činnosti v České republice je Česká národní banka; tato regulace může být odlišná od práva Velké Británie.