

**Bankers Blanket Bond policy proposal form**

**Section A - Particulars of bank**

Q1 – Please provide the following details	
Title of the bank including all banking subsidiary companies in which the bank has a controlling interest	
Principal address	
Date established	

Q2 – Please state	
Authorised capital	
Paid up capital	
Total assets	
Total deposits	
Total loans and discounts	
<i>These should be shown on the last Annual Statement or Report – please enclose a copy with this proposal form</i>	

Q3 – Do you consider the character of your business essentially to be a:	
Commercial bank?	
Private bank?	
Merchant bank?	
Other? (please give details)	
Please describe briefly the main activities of the bank (elaborating above answers)	

Q4 – Please state the numbers of:	
Current cheque accounts	
Inactive accounts (being those with no movements in or out during the past 12 months)	
Savings and deposit accounts	

Please name correspondent bank or agent in London

**Section B - Staff and locations**

Q8 - How many directors are in your company? (salaried and permanent only)	
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Q9 – Please state the numbers falling in the following categories:						
	Head office	Computer centre	Admin centre	Main branches	Other branches	Agencies
Number of locations:						
Banking duties:						
Non banking duties:						

Number of employees and officers (not directors) including all grades (messengers, guards, domestic etc)						
Banking duties:						
Non banking duties:						

**Section C – Values at risk**

Q10. State maximum values:		
	Bearer or negotiable securities	Cash bullion precious stones and similar interest
Head office		
Main branches		
Other locations		

Q11. State maximum amount of cash including stock of un-issued travellers cheques at:-		
	With any one teller/cashier	At the entire counter of any one location
Head office		
Main branches		
Other locations		

Q12. State maximum amount of cash and bearer and negotiable securities in transit at any one time:-				
	By Armoured Motor Vehicle		By Messenger(s)	
	Cash	Securities	Cash	Securities
Head office				
Main Branches				
Other Locations				



<p>Unless the information has already been provided, please attach full details of the circumstances surrounding any substantial loss and the corrective measures taken to avoid recurrence.</p>			

**Section F – Security**

Q18 – Do you have a rulebook or books, or written instructions covering all aspects of your business which is maintained and operated and clearly defines the duties of each employee?	
Is the attention of each employee drawn to these instructions and to their duty of compliance therewith?	
Are the duties of each employee arranged so that no one employee is permitted to control any transaction from commencement to completion?	
If no to any of the above, please give details:	

Q19 - Have you designated an officer or other employee who is charged, subject to supervision by your Board of Directors, with responsibility for the installation, maintenance and operation of security devices and for the development and administration of a security programme?	
Are employees trained (and re-trained from time-to-time) in security procedures?	

Q20 - Are unannounced and irregular changes made in the position of Employees within a particular job strata?	
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Are all Employees required to take an uninterrupted holiday of at least two weeks in each calendar year during which they perform no duties and are required to stay away from the Bank premises?	
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Q21 - Is joint custody established and maintained for the safeguarding of:-	
Property while in safes or vaults?	
All keys to safes and vaults?	
Codes, cyphers and tests keys?	
Is dual control established and maintained for the handling of:	
All types of securities, negotiable and non-negotiable instruments and un-issued and blank forms of said items?	
The reserve supply of official cheques, drafts and unissued travellers cheques?	
Dormant accounts of depositors?	
Codes, cyphers and test keys?	

Q22 – Is there an internal audit department?	
If so:	
Is there an 'audit and control procedures' manual?	
How many people are employed in the internal audit department?	
How often are full internal audits made?	
Are audits made regularly on a surprise basis?	
Are all premises, including computer centres and facilities included in the audit?	
Is the person responsible for the auditing forbidden to originate entries?	

Please give details of the independent firm of chartered accountants or professional auditors or other competent authority that fully audit the company accounts annually.	
In addition, please give the following details:	
Frequency of audits:	
Does the audit include all banking offices?	

If not, what extent does the audit take?	
Do the auditors visit all branches?	
Does the firm or authority regularly review the system of internal control and furnish written reports?	
If so, do the reports go directly to the Board of Directors?	

**State details of:**

Q24 - Vaults and strong rooms	Head Office	Main Branches	Other Locations
Are there vaults and strong rooms on the premises?			
Are they equipped with:			
Dial combination lock?			
Time lock?			
Lockable day gate?			
Are the walls, floors and ceilings of reinforced concrete and lined with steel?			
State the name of the manufacturer of the vault door.			
State type, age and reference number of door			
Are the doors of arc, torch and drill resistive materials?			
Do they have anti explosive device in the doors?			
If you have answered no to any of the above, please describe alternative method of or type of protection			

Q25 - Safes	Head Office	Main Branches	Other Locations
Are there safes on the premises?			
Are they equipped with combination locks with a relocking device that will effectively lock the door if the combination is punched?			
Please give the name of the manufacturer			
Type			
Age			
Reference number			
Are doors of arc, torch and drill resistive material?			
Are safes anchored to the floor or alternatively do they weigh not less than 680 kgs. (1500 lbs) empty?			
If you have answered no to any of the above, please describe alternative method of or type of protection			

Q26 – Doors and windows	Head Office	Main Branches	Other Locations
Are the doors fitted with substantial locks?			
Are all windows fitted with substantial locks or barred?			

Q27 – Alarms	Head Office	Main Branches	Other Locations
Are there alarm systems against burglary?			
Are they connected to:	Central Station?		
	Police station?		
	Elsewhere?		



Q28. Tellers positions	Head Office	Main Branches	Other Locations
Are there alarm systems against burglary?			
Does each teller have a robbery alarm button or pedal?			
Are tellers' positions protected by anti-bandit glass?			
Are tellers' positions separated from the rest of the Banking Hall by a suitable partition with doors kept locked during Banking Hours?			
Is cash in excess of the amounts referred to in Question 11 of this proposal removed immediately to a locked safe, vault or other protected place?			
Are all cashiers cash holdings taken to safe/vault when vault is closed?			
Are cashiers provided with 'Bait' or 'Decoy' money			
<p><i>Note: "Bait" money consists of currency notes the denomination, serial numbers and serial years of which have been recorded and verified by a second Employee and left in a safe place. Such "bait" money should be given to cashiers to be handed out only in the event of robbery.</i></p>			

Q29 – Guards	Head Office	Main Branches	Other Locations
Do police patrol and inspect premises?			
Do you have armed guards	By day?		
	By night?		
Are they provided by:	Police?		
	An agency?		
	The bank itself?		
Do bulletproof cages protect them?			
How many night watchmen do you employ?			

Q30 – Safe deposit boxes	Head Office	Main Branches	Other Locations
How many safe deposit boxes are there?			
How many of these are rented?			
How many locations provide safe deposit facilities?			
Are all safe deposit boxes in a separate Safe Deposit Vault?			
If not, please describe where they are kept			

Are all boxes under dual control?			
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Q31 – Transit	Head Office	Main Branches	Other Locations
Is transfer of money and negotiable securities usually made by armoured motor vehicle?			
In respect of all other transits:			
How many messengers to you employ?			
Are messengers accompanied by Police or armed guards?			
Are trips scheduled at irregular intervals and over varying routes?			
Is a private conveyance used?			
Do you provide a messenger service for any customers?			
Do you make up payrolls for customers and deliver them to factories?			
If so, does your responsibility cease immediately on arrival at customers' premises?			

Q31 – Other protections	Head Office	Main Branches	Other Locations
Please specify other protection devices such as:			
Camera systems			
Electrical money traps			
Any other security measures not mentioned herein.			

**Any Policy issued will be a contract of indemnity designated to protect the Insured for fortuitous loss directly and uninterruptedly resulting from defined happenings or conduct.**

**Manifestly it is not the intention of the Insurers or the Insured to cover hazardous trading: to do so would be to translate the role of Insurer into that of co-venturer with the right to participate in trading profits. This is a statement of intent and shall not be construed to broaden the coverage provided by the policy terms and conditions.**

**We declare that the statements and particulars in this proposal are true and that we have not mis-stated or suppressed any material facts. We agree that this proposal, together with any other information supplied by us shall form the basis of any Contract of Insurance effected thereon and shall be incorporated therein. We undertake to inform Insurers of any material alteration to these facts whether occurring before or after completion of the Contract of Insurance. Signing this Proposal Form does not bind the Proposer to complete this insurance.**

**Date**

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**For and on behalf of  
(name of bank)**

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**Signed (General Manager)**

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**Signed (Chief Accountant)**

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**Signed (Security Officer)**

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**Company Name:**

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**Date:**

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**\* NOTE - This proposal form should be signed by the General Manager, Chief Accountant and Security Officer**