RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

1800 3002 8282 (toll free)
3989 8282 (local charges apply)

www.reliancegeneral.co.in

Reliance Fidelity Guarantee Policy
Proposal Form for Employer

Basis of Insurance
Named employees can be selected and guaranteed for specified amounts.
Employees can be guaranteed for a total amount overall or for separate amounts in respect of different categories.

THE FOREGOING IS ONLY A BROAD INDICATION OF THE COVER OFFERED. FOR DETAILS PLEASE REFER TO ANY OFFICE OF THE COMPANY.
NOTE: Please answer every question fully

(The policy does not commence until the proposal is accepted and premium paid)

Area Office Code / Service Center Code

Broker / Agent Name   Code

Proposer's Details (To be filled in BLOCK CAPITALS)

1. Name of the Proposer

2. Customer ID

3. Communication Address

   Flat Building

   Road/Street/Sector

   Area

   Taluka/Village/District/City   Pin Code

   State   Country

   Phone   Mobile

   Email   Fax

4. Business of the Proposer

5. Since when established

6. Location Address

   Flat Building

   Road/Street/Sector

   Area

   Taluka/Village/District/City   Pin Code

   State   Country

   Phone   Mobile

   Email   Fax

7. Details of Employed to be Guaranteed

Name	Duties	Since when, in service	Place of employment	Total remuneration (Rs)	Amount to be Guaranteed	Any other security taken

In case of floater cover

Total No. of Employer	Aggregate limit of guarantee (Rs)	Max. limit per employer

8. Period of Insurance   From `d d m m y y y y`   To `d d m m y y y y`

9. Is there a system to obtain references from previous Employers?   ☐ Yes   ☐ No

    If not, specify practice followed. _____

_____

10. State the estimate of maximum amount held by any employee at any one time and for how long?

Description	Money	Stock
Amount (Rs.)		
Period (no. of years)		

11. a) Has there been any occasion to question honesty or conduct of any person proposed for Guarantee (if YES, please specify)   ☐ Yes   ☐ No

_____

   b) How often are the employees required to account for money? _____

   c) What independent system is there to check that all sums received by employees are accounted for?

_____

12. a) Do employees pay out money or draw cash from Employer's Account? _____

   b) System of operation of Bank Account and precautions taken _____

   c) Whether such payments/withdrawals are authorised by a senior employee and compared with supporting documents?

_____

13. How often the cash book is balanced, the entries checked with vouchers and Bank's Pass Book and with counterfoils of receipt books

_____

14. How often are the Proposer's books balanced? _____

15. a) System followed for purchase of goods and recording deliveries. _____

   b) System followed for authorising dispatch of goods and ensuring that dispatch is recorded and charged to the customer

_____

16. How often and by whom stock verification is done? _____

17. System for collecting outstanding accounts _____

18. How often will statements of account be furnished by the Proposer direct to Customers?

_____

19. What's the extent and frequency of audit? _____

20. Details of losses suffered on account of infidelity of any employee during last 5 years and steps taken to prevent recurrence.

_____

_____

21. a) Has any company in respect of any Fidelity Guarantee Insurance declined your proposal?   ☐ Yes   ☐ No

   b) Cancelled or refused to renew policy?   ☐ Yes   ☐ No

   c) Accepted your proposal on special terms and conditions.   ☐ Yes   ☐ No

I/We hereby declare and warrant that the above statements are true and complete. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the company and I/We agree to accept a policy subject to the conditions prescribed by the company and to send at the end of each period of insurance a statement ,in the form required by the company of all money conveyed and to pay premium on the amount in excess of the amount estimated above.

Place: _____   Date: _____   Signature of Proposer _____

Prohibition of rebates – Section 41 of The Insurance Act, 1938

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Rs. 500/–

The Proposer is known to me/my Agent for _____ years, and I recommend acceptance of this proposal.

Place: _____   Date: _____

_____
Agent's Signature

Code `| | | | | | | | |`   Name `| | | | | | | | |`