

# Fidelity insurance

## SUPPLEMENTARY QUESTIONNAIRE

**To Ecclesiastical Insurance Office plc, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom**

You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know.

If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled or terms changed in accordance with the policy conditions.

**To be completed by the applicant or policyholder. Please complete in BLOCK CAPITALS and tick the boxes as appropriate. If there is insufficient space to provide your answer, please use the 'Disclosure of additional material circumstances' box at the end of the form, or provide details on a separate sheet.**

**In the case of existing business to enable us to provide renewal terms, this form must be completed and returned to your Broker or us no less than three weeks before the renewal date.**

### How we use your data

We take data protection seriously and your privacy is important to us. We will process your data in accordance with the applicable data protection law. Please ensure you read the 'How we will use your data' notice at the end of this form.

### Insured's details

#### 1 Name of applicant(s)/Insured.

(Please clearly define all parties to be insured identifying any holding/subsidiary company relationships.)

  

For existing business only, please provide the following.

Policy number:

Renewal date:

#### 2 Name of establishment.

#### 3 Postal address.

  
  

Postcode	Telephone
Email	Website

**4 For New business only****Date upon which the insurance is to commence:** *Note: Unless we have confirmed otherwise, no insurance will be in place until we have accepted this application.***5 Please give a full description of the business including any ancillary activities.**



**General Information****1 Please confirm the total number of employees.** **2 What is the estimated total waggeroll for all employees?** £ **3 What is the estimated annual turnover?** £ **Cover**

Please complete Option 1 or Option 2 as appropriate.

If cover is required for all employees but you require higher limits for specific employees, please complete both sections.

**1 Option 1 - All Employees / All Volunteers****(a) Do you require cover for all employees?**Yes  No Limit of indemnity required any one loss. £ Limit of indemnity required for all losses in any one period of insurance. £ **(b) Is cover required for all volunteers?**Yes  No If yes, please confirm the total number of volunteers. 

Do you require a lower limit of indemnity for volunteers?

Yes  No If yes, please specify. £ 

The total limit for all losses in any one period of insurance for Volunteers and Employees will be the limit requested in (a) above.

**2 Option 2 - Named Employees / Named Volunteers**

Please complete if you require higher limits for specific employees or volunteers.

Full name of employee	Nature of tasks carried out	Limit of indemnity required any one loss
		£
		£
		£
		£

Full name of each volunteer	Nature of tasks carried out	Limit of indemnity required any one loss
		£
		£
		£
		£

**General questions**

**1 Have you ever found the need to question the honesty or conduct of any person to be insured?**

Yes  No

If 'Yes', please provide details.

**2 Are written references obtained directly from former employers for the whole of the preceding three years of engagement immediately prior to the engagement of any employee who has responsibility for money, accounts or goods?**

Yes  No

If 'No', please describe procedure.

**3 Minimum standard of control**

The terms of this insurance require the following Minimum standard of control to remain fully operative during the currency of the policy, unless otherwise agreed with us. All employees with responsibility for money, accounts, goods, computer operations or computer programming must be instructed as to their duties and responsibilities in respect of part 1 of the Minimum standard of control and be expected to comply with it.

**Part 1.**

- (i) All cheques or other bank instruments exceeding £10,000 shall require two manually applied signatures to be added after the amount has been inserted. No cheque or instrument shall be signed until one signatory has examined the supporting documentation.

continued

- (ii) In respect of funds transfers involving electronic instructions:
  - (a) no one employee shall complete a funds transfer payment from beginning to end
  - (b) all employees involved will require unique passwords to access the computer or system which must be kept confidential to the user and changed at least every 30 days
  - (c) password resets will be carried out by an employee who does not have access to or other involvement in the fund transfer process.

All process and security controls agreed with the bank or other financial institution through which transfers are made must be complied with.
- (iii) At least quarterly and independently of persons responsible, the payroll shall be checked to minimise the possibility that fictitious names and enhanced payments have been included.
- (iv) Employees receiving cash and cheques in the course of their duties shall be required to remit all monies received and/or bank in full on the day of receipt or next banking day.
- (v) Statements of account for all amounts due will be issued at least monthly and direct to customers independently of employees receiving or collecting monies. Action by management shall be taken if an account becomes three months overdue.
- (vi) Bank statements, receipts, counterfoils and supporting documents shall be checked independently of the responsible employees, at least monthly against the cash book entries and the balance tested with cash and unrepresented cheques.
- (vii) Cash in hand and petty cash shall be checked independently of the responsible employees at least monthly and additionally without warning every six months.
- (viii) There will be a physical check on all stock and materials held against verified stock records independent of the responsible employees at intervals of not more than 12 months.
- (ix) Different employees acting independently shall be responsible for the ordering of stock and materials, the recording of receipt of such and the authorising of payment for them.
- (x) Security checks will be built into all computer functions with reconciliations made as necessary. Responsibilities for authorisation of transactions, processing of transactions and handling of output shall be exercised by different employees.
- (xi) Your accounts including the account of any subsidiary companies shall be examined by external auditors every 12 months. All recommendations or alternatives acceptable to the auditors shall be implemented without unreasonable delay.
- (xii) Every employee who is responsible for money, goods, accounts, computer operations or programming must take an uninterrupted break of at least two weeks in each calendar year during which
  - (a) they carry out no duties on your behalf; and
  - (b) other than electronic mail they have no means of external access to your computer systems; and
  - (c) they stay away from any of your premises.
- (xiii) All supplier/creditor accounts received for payment shall be carefully and independently (of those employees placing orders or settling such accounts) checked and validated directly with the supplier/creditor before payment is authorised. No instructions or requests to change any supplier's/creditor's settlement account details shall be accepted or implemented without
  - (a) the supplier or creditor in question being contacted independently and directly to confirm the change; and
  - (b) written confirmation of the change being obtained from a suitably authorised and recognised contact at the supplier/creditor; and
  - (c) written confirmation of the change being received independently and directly from the supplier's/creditor's bank.

**Part 2.**

- (i) You shall obtain satisfactory references to confirm the honesty of all employees who are responsible for money, goods, accounts, computer operations or computer programming. Such references shall be obtained directly from former employers for the three years immediately preceding engagement and before the employee is entrusted without supervision.
- (ii) Upon the termination of service of any employee you shall take all reasonable precautions to prevent a loss including, but not limited to,
  - (a) the changing of all alarm and other security codes or passwords the employee had or may have had knowledge of; and
  - (b) the deletion or invalidation of any access codes or passwords the employee had to access computer or other systems.

**4 Are you able to comply with all of the Minimum standard of control specified above?**

Yes  No

If 'No', please provide details below.

**5 Audits**

**Do your professional auditors undertake at least one full audit annually?**

Yes  No

If 'Yes', please state their name and address.

**6 Internal audits**

**(a) Do you have an internal audit team or department?**

Yes  No

**(b) If yes, do they undertake at least one full audit annually at each of your premises?**

Yes  No

If 'No' to either (a) or (b), please describe procedure.

**7 In respect of the risks to be insured whether at these premises or elsewhere has any:**

**(a) loss arisen during the past five years whether insured or not?**

Yes  No

**(b) company or underwriter declined to issue or renew a policy or imposed special terms?**

Yes  No

If 'Yes' to either (a) or (b), please provide details.

**8 Have you or any director or partner governor, trustee or manager ever:**

**(a) been convicted of any criminal offence other than a driving offence or have any non-motoring prosecutions pending?**

Yes  No

**You only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974.**



**Law applicable**

**This policy shall be governed by and construed in accordance with the law of England and Wales unless the *Insured's* habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.**

**Declaration**

This declaration must be signed and dated. The person(s) signing below must be authorised to sign on behalf of all Insured parties.

I/We confirm that as far as I am/we are aware the statements made by me/us or on my/our behalf in connection with this insurance are true and complete.

I/We agree to accept a policy in the Company's usual form for this class of business.

Name

Signature

Position(s)

Date

Name

Signature

Position(s)

Date

FOR OFFICE USE ONLY

<input type="text"/>	<input type="text"/>
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Initials

Date

## How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office plc ("**we**", "**us**", "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

## Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

## Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at [www.ecclesiastical.com/privacypolicy](http://www.ecclesiastical.com/privacypolicy) or contact our Data Protection Officer at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on **0345 6073274** or email [compliance@ecclesiastical.com](mailto:compliance@ecclesiastical.com).

For further information on any of our products, please speak to your insurance broker.

Or visit us at

**[www.ecclesiastical.com](http://www.ecclesiastical.com)**

If you would like this application in large print, braille, on audio tape or computer disc please call us on

**0345 777 3322.**

You can also tell us if you would like to always receive literature in another format.



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