

Has any person holding a similar situation in the Proposer's service been detected in any defalcation? If so give particulars of the manner in which the defalcation was carried out, and of the steps taken to prevent a repetition of the method of fraud then used.	
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Does the Proposer know any other fact material to the risk proposed?	
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Has the Proposer ever sustained any loss arising out of act of fraud or dishonesty committed by any Employee? If so give particulars.	
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Has the Proposer ever made any claim under Fidelity Guarantee Policy? If so, give below particulars.	
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Date of Discovery	Details of loss	Name of Insurers	Amount recovered	Amount to be recovered ₹

Has any Insurer in respect of any fidelity guarantee covered	
<ul style="list-style-type: none"> • Declined a proposal from the Proposer, or • Cancelled or declined to renew any policy, or • Demanded an increased rate, or • Required special terms to issue or grant any renewal? 	

I/We hereby declare that the above statements and answers are true and correct and that no material fact has been withheld, mis-stated or misrepresented and that I/We agree that this proposal and declaration shall be the basis of the contract between me/us and IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED, whose standard policy for the insurance proposed is acceptable to me/us.

Date: DD/MM/YYYY

Signature of the Proposer

Place:

NOTE: The Liability of the Company does not commence until the proposal has been accepted by the Company and the Premium paid.

Proposal Form Completed by	
Proposal Introduced by	

Signature of Agent

SECTION 41 OF THE INSURANCE ACT, 1938

- (1) 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 or the 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 may be allowed in accordance with the published prospectuses or tables of the insurer.
- (2) Any person making default in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees.

Employees to be Guaranteed

Sl. No.	Name	Designation & Duties	Place of Employment	Date of Joining Service	Present total remuneration	Security taken if any	Amount for which Guarantee required	Remarks

FIDELITY GUARANTEE

The standard Fidelity Policy provides cover against direct pecuniary loss caused by act of fraud or dishonesty committed by the employee in respect of cash or stock entrusted to him. The policy can be taken in respect of individual employee or a number of named employees for specified amounts.

THE FOREGOINGS IS ONLY A BROAD INDICATION OF THE COVER OFFERED, FOR DETAILS REFER TO ANY OFFICE OF THE COMPANY Ensure that the amount of Insurance fixed for each employee is adequate to get full protection.