

### Important Notice

- Answer all questions leaving no blank spaces.
- If you have insufficient space to complete any of your answers, continue on your headed paper.
- It is the intention of Underwriters that any Contract of Insurance with the Proposer shall be based upon the answers and information provided in this Proposal Form and any other additional information provided by the Proposer. If a quotation is offered it will be the intention of Underwriters to offer coverage only in respect of those entities named in answer to Question 1.
- Completion of this form does not bind the Proposer or Insurer to complete the insurance transaction.

### 1 | General Information

#### Details of entities to be insured (the "Proposer")

Proposer's Name: NATIONAL DEVELOPMENT AGENCY

ID number (if Sole Trader): N/A

Head Office (Physical Address): 26 WELLINGTON ROAD, PARKTOWN  
Postal Code: 2193

Postal Address: P.O Box 31959, BRAAMFONTEIN  
Postal Code: \_\_\_\_\_

Company Reg No: N/A VAT No: N/A

Professional Association(s): N/A

Contact Person: SOLOMON SHINGANGE Contact number: (011) 018 5500

Email: Solomans@nda.org.za Website: www.nda.org.za

Date Company Established / Services Commenced: / /  
**As currently constituted** (If commenced within the past 24 months –  
Please attach CV of key personnel/Directors/Principals)

Date Company Established / Services Commenced: / /  
**As initially established:**

Company Legal Constitution: \_\_\_\_\_ Partnership / Private Company / Public Company / Close Corporation /  
Non-profit Organisation Government Sole Proprietor

#### Activities of proposer

What are your main services/activities?

TO GRANT FUNDS TO CIVIL SOCIETY ORGANISATIONS

### 1.1. Please list the Proposer and any subsidiaries that must be included within cover:

Countries in which the Proposer has operations	Type of activities	Number of locations		Number of employees		Revenue		
		Prior Year	Current Year	Prior Year	Current Year	Currency	Prior Year	Current Year
S. AFRICA		N/A						

**NOTE:** Please remember that an entity can only be included as a subsidiary if:

- The Proposer owns more than 50% of that subsidiary
- The entities are under the Proposer's direct control

For the rest of the proposal form, the Proposer means all the branches and entities to be insured under this policy. This means that the questions must be answered in a way that discloses their weaknesses too.

## 2 | Insurance History

### 2.1. Are you in the present or have you in the past been Insured, for the type of Insurance now being proposed?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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If YES, please state:

Insurers:

Limit of Indemnity:	R
Excess:	R
Premium:	R
Date of expiry of coverage:	
Retroactive Date:	

### 2.2. For the type of Insurance now being proposed, has any Insurer ever:

2.2.1. Required an increased premium, deductible/excess or imposed special terms?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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2.2.2. Refused to accept or renew any insurance for the Proposer?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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2.2.3. Cancelled the insurance?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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## 3 | Required Cover

### 3.1. State the LIMIT OF INDEMNITY and EXCESS required:

Limit:	R 5 000 000	R	R
Excess:	R 50 000	R	R

### 3.2. Do you have a current insurance policy in place whose retroactive date should be adopted? If so, please provide expiring policy schedule reflecting retroactive dates and limits of indemnity.

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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#### 4 | Previous Losses / Existing Circumstances

**4.1. Is any Principal, AFTER FULL ENQUIRY, aware of any circumstance (regardless of whether the quantum fell within the deductible/excess) which might:**

4.1.1. Give rise to a claim against the Proposer, any predecessor or any past or present Principal?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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4.1.2. Cause any loss to the Proposer, any predecessor or any past or present Principal?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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4.1.3. Otherwise affect the consideration of this proposal for insurance?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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If YES, please provide details:

**4.2. Please list all incidences of employee dishonesty and cybercrime against the Proposer over the past 5 years.**

Date of Loss	Date of Discovery	Amount Lost	Description of incident
N/A			

**4.3. What steps have been taken to prevent a recurrence and/or mitigate future losses of a similar nature?**

N/A

#### 5 | Staff Risk

**5.1. How many people (employees and contractors) are under the Proposer's direct supervision? This includes contractors who are treated similarly to ordinary employees.**

**Total Staff (both permanent and temporary)**

179

Staff count by area	Permanent Includes persons who the proposer has contractually engaged with for a period of one year or longer.	Temporary
Finance	6	NONE
Admin	25	NONE
HR	7	NONE
Stock (including warehousing, purchasing, sales, etc.)	6	NONE
Other white collar workers	27	NONE
Other blue collar workers	129	NONE

### 5.2. Background checks performed prior to hiring new staff and/or promoting staff to positions of trust:

5.2.1.	All staff are all checked for criminal records and there are no convictions relating to dishonesty.	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
5.2.2.	Not all staff have been checked for criminal records, but staff in positions of trust (those controlling or having access to money and/or stock) are checked and there are no known convictions.	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
5.2.3.	Not all staff have been checked for criminal records, but there are no known convictions.	YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
5.2.4.	There are staff who have a criminal records and/or history of dishonesty.	YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
5.2.5.	All staff are checked for negative credit records and there are no negative records.	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
5.2.6.	Not all staff have been checked for negative credit records, but staff in positions of trust (those controlling or having access to money and/or stock) are checked and there are no known negative records.	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
5.2.7.	No staff are checked for negative credit records.	YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
5.3.	Do you have an enforced leave policy?	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
5.4.	Does the Proposer outsource the payroll function to an independent third party?	YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>

### 5.5. If the payroll function is not outsourced, please advise how regularly someone who is not normally involved in the payroll's update and preparation checks to ensure that only current employees are on the payroll?

At least once a month	<input checked="" type="checkbox"/>	At least once a quarter	<input type="checkbox"/>	At least once every 6 months	<input type="checkbox"/>
At least once a year	<input type="checkbox"/>	Less often	<input type="checkbox"/>		

## 6 | Financial Risk

### 6.1. Please complete the below in respect of the first party and third party funds held and/or managed by the Proposer and all subsidiaries required to be covered hereunder:

Currency	Last Financial Year		Current Financial Year		Forthcoming Financial Year Estimate	
	31 / 03 / 2020		31 / 03 / 2020		31 / 03 / 2021	
	South Africa	Non-South African	South Africa	Non-South African	South Africa	Non-South African
Gross Annual Revenue	R 245 million	—	R	—	R 193 million	—
Third Party Funds Held	R 11 million	—	R 11 million	—	R 80 million	—

6.2.	Are third party funds held in separate bank accounts to the Proposer's own funds?	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>	N/A	<input type="checkbox"/>
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6.3. Are third party funds held in a single pool of funds?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>	N/A	<input type="checkbox"/>
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6.4. Please indicate which of the below require dual authority to process:

6.4.1. EFT / Payment instructions

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>	N/A	<input type="checkbox"/>
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6.4.2. Cheque

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
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6.4.3. Loading or amending payment beneficiary details

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>	N/A	<input type="checkbox"/>
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6.4.4. Petty cash disbursements

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>	N/A	<input type="checkbox"/>
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6.4.5. Purchase / Procurement / Requisition orders

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>	N/A	<input type="checkbox"/>
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6.5. Are there controls and procedures in place which require that there is always at least one executive and/or employee in a managerial position which authorises each payment?

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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6.6. Is there a segregation of duties between persons loading and releasing payments, where both are required to check that payment is being made against a suitable authorisation document (e.g. signed purchase order, delivery note or similar)?

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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6.7. Is there an annual formal budgeting process where deviations from budget require management review and approval?

No formal budget
Yes, there is a budget but it is a guideline only and is not strictly enforced
Yes, there is a formal budget but small purchases outside the budget do not require management approval
Yes, there is a formal budget and any deviation requires management approval <input checked="" type="checkbox"/>

6.8. How does the Proposer ensure that payments are made to the legitimate/correct bank account?

Always ask for a cancelled cheque or letter from the bank <input checked="" type="checkbox"/>
Always ask for bank details on the beneficiary's letterhead
No formal procedure in place
Other consistently adhered to procedure, per the below explanation

6.9. Can payment only be made into accounts which are pre-determined as an approved beneficiary?

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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**6.10. Does the Proposer have procedures in place which require staff to confirm that electronic instructions received (e.g. via email) are from a legitimate source, as well as verifying the information contained within?**

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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**6.11. Is a financial institution required to authenticate the instruction in accordance with a specified mandate before payment is released?**

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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**6.12. How many days does an account need to remain unpaid before someone, other than the person performing debtors' collections, contacts the non-paying customer?**

Up to 60 days	<input checked="" type="checkbox"/>
Up to 90 days	<input type="checkbox"/>
Up to 120 days	<input type="checkbox"/>
More than 120 days	<input type="checkbox"/>

**6.13. Are the people who create the invoices and perform the debtors' collections able to manipulate journals and credit notes so that outstanding debtors are removed from the debtors' age analysis?**

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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## 7 | Cash Risk

For the purposes of this section, "Cash" shall include petty cash, payments by debtors, creditors' payments, etc. Near cash includes coins and negotiable securities such as cheques, etc.

**7.1. What is the typical maximum amount of cash and near cash on hand at any one time in a single location?**

Less than R 50,000	<input checked="" type="checkbox"/>
Less than R 100,000	<input type="checkbox"/>
Less than R 250,000	<input type="checkbox"/>
Less than R 2,500,000	<input type="checkbox"/>
More than R 2,500,000	<input type="checkbox"/>

**7.2. Is the Proposer paid in cash for goods/services?**

Never	<input checked="" type="checkbox"/>
Less than once a month	<input type="checkbox"/>
Typically less than 5 times a month	<input type="checkbox"/>
Typically less than 20 times a month	<input type="checkbox"/>
More than 20 times a month	<input type="checkbox"/>

**7.3. How often are cash reconciliations done?**

Daily	
At least weekly	<input checked="" type="checkbox"/>
At least monthly	
Less often	
Not applicable	

**7.4. Are the bank reconciliations and cash book entries done by the same person?**

No, the Proposer's processes don't allow this	<input checked="" type="checkbox"/>
Yes, but It happens very seldom	
Yes, frequently.	

*If you answered "Yes, frequently", to the above, please advise what risk management is in place to prevent and/or detect fraud:*

**7.5. How often are all the Proposers' bank statements reconciled?**

At least weekly	<input checked="" type="checkbox"/>
At least monthly	
At least quarterly	
Other intervals	

*If the bank statements are reconciled less frequently than quarterly and/or not reconciled, please advise what risk management is in place to prevent and/or detect fraud:*

**7.6. Is physical access to the Proposer's cheque books properly secured?**

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	N/A - no cheque book	<input checked="" type="checkbox"/>
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### 8 | Stock Risk

**Should cover not be required for the theft of stock, please leave this section blank. Should this section not be completed, cover will be excluded for losses arising out of theft of stock and/or property.**

For the purposes of the following questions, the term stock not only includes the Proposer's own property but also third party property in the Proposer's care (such as items sent for repairs, third party warehousing, transport services and money/securities stored on behalf of others).

#### 8.1. What is the typical maximum value of stock in the Proposer's care at any one branch/office?

Less than R 30,000 ✓	Less than R 10,000,000
Less than R 250,000	Less than R 25,000,000
Less than R 1,000,000	Less than R 50,000,000
Less than R 2,500,000	More than R 50,000,000, per the below
Less than R 5,000,000	

#### 8.2. Please complete the following in order to provide an estimate of the type of stock held:

Description	(%)	Description	(%)
Low value raw materials		Non-precious metals and similar	
Medium value raw materials		Precious metals	
High value raw materials		Finished goods	
Electronic equipment		Motor-vehicles and related parts	
Electronic consumer items (phones, tablets etc.)		Consumer items, including foodstuffs	
		Stationary	100%

#### 8.3. How is physical access to the stock controlled?

LOCKED STOREROOM.

#### 8.4. Are these premises connected to an intruder alarm which is connected to a central station and/or police station, with intruder alarms maintained in proper working order?

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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#### 8.5. Please describe the process of controls involving the movement of stock, highlighting any points where dual authority and/or segregation of duties is used, as well as how the legitimate instructions to move stock are verified in the below scenarios (should any individual involved in the scenarios below NOT be an employee of the Proposer, please advise to such):

8.5.1. Acceptance of stock into the Proposer's care and/or onto their premises.

8.5.2. Movement of stock within and/or between the Proposer's premises (for example, between warehouses or properties).

8.5.3. Discharge of stock from the Proposer's care and/or from their premises.

**8.6. In the event of weighbridges being utilized to determine the amount of stock which enters and leaves the Proposer's premises, are these weighbridges secured to ensure that they are tamper-proof and serviced regularly in line with product manufacturer specifications?**

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
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**8.7. In the event of weighbridges being utilized, please confirm that the vehicles are physically inspected to ensure that readings are accurate and that the weight is in no way manipulated?**

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
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**8.8. Are stock documents generated by an automated computer system or are they manually generated?**

*Stock documents means the documentation used for controlling the receiving or dispensing of stock.*

Only computer generated documentation is used	<input type="checkbox"/>
Manual documentation is used less than once a quarter	<input checked="" type="checkbox"/>
Manual documentation is used more than once a quarter	<input type="checkbox"/>

*If you answered that manual documentation is used more than once a quarter, please detail below how the Proposer manages the risk of falsified stock documentation given the heavy reliance on these documents*

**8.9. How frequently are stocktakes performed and how frequently are the results independently verified?**

Frequency	By staff involved in the day-to-day stock keeping	By independent staff not involved in the day-to-day stock keeping
At least once a month	<input type="checkbox"/>	<input type="checkbox"/>
At least once every 3 months	<input type="checkbox"/>	<input type="checkbox"/>
At least once every 6 months	<input type="checkbox"/>	<input type="checkbox"/>
At least once a year	<input type="checkbox"/>	<input type="checkbox"/>
Stock takes are not always done every 12 months	<input checked="" type="checkbox"/>	<input type="checkbox"/>

- 8.10. Are the people who normally work with the stock able to distort the results of a stock take so that theft of stock remains undetected?**

No, employees who work with the stock are not able to distort stocktake results
Yes, it is possible that employee who work with the stock can distort stocktake results
N/A, no formal stocktakes done ✓

*If you answered Yes to the above question, please detail how the Proposer manages the risk of concealed stock theft?*

- 8.11. Did the results of stocktakes during the past 12 months suggest that adequate control over the stock was being maintained?**

The results clearly show that excellent control is being maintained
The results show that reasonable control is being maintained
The results were inconclusive
The results indicated a problem in stock controls
N/A, stocktakes not done ✓

*If you answered that the results were inconclusive or indicated a problem with stock control, please elaborate on how the risk of stock theft is being managed*

- 8.12. What is the percentage of total annual stock which is written off in a year due to unexplained shortages?**

0%

- 8.13. Does the proposer have separate receiving and dispatching bays?**

YES		NO	X
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*If YES, please answer questions below*

- a) Do any of the staff overlap between these two areas?**

No – No staff work in both areas
Yes – There are staff who work in both areas

- b) Is there is separate product returns section?**

YES		NO	X
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**8.14. How much of the area containing stock is monitored using CCTV coverage?**

All of the area containing stock	
At least 90% of the area containing stock	
At least half of the area containing stock	
Only the entrances and exits	
Limited or no coverage	<input checked="" type="checkbox"/>

**8.15. For what duration is CCTV footage retained?**

*2 MONTHS*

## 9 | Audit and Controls

**9.1. Please provide signed and dated audited financials for the last financial year. If these are not available, please provide a reason below:**

Not trading long enough to have a full years financial statements
Not required to have audited financials due to:

**9.2. Do external auditors audit all operations at least annually?**

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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*If 'YES', please provide the name of the firm:*

**9.3. Are all locations/branches audited?**

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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**9.4. Have all recommendations by external auditors regarding internal controls been complied with following your last audit?**

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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*If 'NO', please provide further details below:*

**9.5. Are stocktake results reviewed and independently confirmed by external auditors?**

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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**9.6. Please answer the following questions regarding internal audits, if applicable:**

Does the Proposer have an internal audit department?	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
Is there an established audit cycle?	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
How many staff are assigned to this department?		6	N/A	<input type="checkbox"/>
What is the frequency of the audit cycle?		ANNUAL	N/A	<input type="checkbox"/>
Are surprise audits made?	YES	<input checked="" type="checkbox"/>	N/A	<input type="checkbox"/>

**9.7. How often does the Proposer's internal audit department investigate the Proposer's bank account details given to debtors?**

At least once a quarter	<input type="checkbox"/>
At least once a year	<input type="checkbox"/>
Less than once a year	<input checked="" type="checkbox"/>
N/A. No internal audit department	<input type="checkbox"/>

**9.8. Does the Proposer have mechanisms in place for ensuring that all of the controls and procedures of the Proposer are consistently adhered to by staff?**

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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**10 | Computer Risks**

**10.1. How often are banking and other finance passwords changed?**

At least once every month	<input type="checkbox"/>
At least once every three months	<input checked="" type="checkbox"/>
Sometimes longer than three months	<input type="checkbox"/>

*If you answered that changes occur longer than three months, please elaborate on any risk management procedures in place surrounding this:*

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**10.2. Does the Proposer have a (consistently adhered to) process to quickly revoke the computer access of those who leave the Proposer's employ?**

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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*If 'NO', please elaborate on any risk management procedures in place surrounding this:*

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**10.3. How often does the Proposer run anti-virus updates on its computers?**

They are run automatically as often as they are available	<input checked="" type="checkbox"/>
They are updated occasionally	<input type="checkbox"/>
No specific policy is enforced	<input type="checkbox"/>
Not known/cannot be determined	<input type="checkbox"/>

**10.4. Does the Proposer run a firewall with Intrusion Prevention Services?**

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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**10.5. Does the Proposer run a stateful firewall?** A stateful firewall keeps track of the state of network connections (such as TCP streams, UDP communication) traveling across it. It is programmed to distinguish legitimate packets for different types of connections. Only packets matching a known active connection will be allowed by the firewall; others will be rejected.

YES	<input type="checkbox"/>	NO	<input checked="" type="checkbox"/>
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**10.6. How often are firewall updates/upgrades run?**

They are run automatically as often as they are available	<input type="checkbox"/>
They are updated occasionally	<input type="checkbox"/>
No specific policy is enforced	<input checked="" type="checkbox"/>
Not known/cannot be determined	<input type="checkbox"/>

**10.7. Have the Proposer's employees had awareness training on the risks of opening unsolicited emails or clicking on unknown links?**

Yes, formal training has been provided	<input checked="" type="checkbox"/>
Yes, informal training has been provided	<input type="checkbox"/>
No, no training has been provided	<input type="checkbox"/>

**10.8. Have the Proposer's employees had awareness training on the risks of relying on payment instructions, requests to change banking details and similar instructions over email (i.e. spoofing and/or fake president attacks)?**

Yes, formal training has been provided	<input type="checkbox"/>
Yes, informal training has been provided	<input checked="" type="checkbox"/>
No, no training has been provided	<input type="checkbox"/>

**10.9. What security measures does the Proposer enforce when mobile devices (laptops, smart phones, tablets, etc.) synchronise with the Proposer's mail server?**

*All NDA owned laptops only are allowed to access the NDA network*

10.10. Are all the Proposer's devices password protected?

YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
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10.11. Is the "remote wipe" facility is enabled on those devices with that functionality?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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## 11 | Special Consideration Industries

11.1. Does the Proposer engage in any of the following:

Acting as a financial institution	NO
Agricultural Co-operatives	NO
Gambling of any nature	NO
General hauliers (including logistics and third party warehousing)	NO
Government or state-owned entities	✓
Hospitality and/or tourism industry	NO
Jewellery sales	NO
Labour broking services	NO
Production and/or storage of pharmaceuticals (except pharmacies)	NO
Retail, production and/or storage of alcoholic beverages	NO
Retail, production and/or storage of high value electronics (TV's, audio equipment etc.)	NO
Retail, production and/or storage of motor spares or vehicles	NO
Retail, production and/or storage of tobacco	NO
Retail, production and/or warehousing of cell phones, airtime and handset sales	NO
Security companies and/or cash distribution	NO

**Declaration**

We declare that the statements and particulars in this proposal form are true to the best of our knowledge and belief and that we have not misstated, suppressed or omitted any material facts. We agree that this proposal form 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 of these facts whether occurring before or after completion of the contract of Insurance.

We acknowledge that if this proposal is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by Camargue Underwriting Managers (Pty) Ltd.

**Privacy Statement**

I/We consent to Camargue Underwriting Managers processing my/our personal information as per the Privacy Statement which may be accessed here: <https://www.camargueum.co.za/legal>

SOLOMON SHINGANGE

Name

FINANCE MANAGER

Capacity

*Shingange*

Signature of the Proposer

23/10/2020

Date DD/MM/YYYY

**Broker Details**

Broker:

Contact Person:

Tel:

Email:

Fax number: