

Financial Institutions Bond & Electronic Computer Crime

Proposal Form

Completing the Proposal Form

Please answer all questions. If you have insufficient space to complete an answer, attach a separate signed and dated sheet and identify the question number concerned.

Please attach the following company information with this completed proposal:

1. Most recent:
 - a) Auditing firm’s letter of recommendation to management.
 - b) Management’s written response to letter of recommendation.
2. Most recent annual report and consolidated, audited financial statement.
3. Most recent Interim financial statement.

This proposal and all attachments shall be treated in strictest confidence

Before completing this Proposal Form please read the Statutory Notice on pages 11 to 13.

If Chubb agrees to issue a bond or electronic computer crime policy, all of the information, which the company provides, will become part of and shall form the basis of any bond issued to the Company by Chubb Insurance Australia Limited.

A. General Details

1. a) Name of Company:					
b) Head Office Address					
	City		State		Postcode
c) Internet Address or website:					

2. Please give details of the company’s nature of operations including those of its subsidiaries.

3. Please complete the Schedule of the proposed company and subsidiaries to be insured, as attached.

4. What are the Company and its Subsidiaries total number of:

	Employees	Locations
a) i) Head Office:		
ii) Branches:		
iii) Data Processing Centres:		
iv) Administration Centres		
b) i) Automated Teller Machines		

5. Does the Company intend to offer any new services during the next twelve months? Yes No If Yes, please provide details.

6. Has the Company been acquired by another entity, merged with or acquired any other business or entity during the past five (5) years? Yes No If Yes, please provide, on a separate sheet, full details.

B. Auditing & Compliance Practices

Internal Audit

1. Is there an internal audit department that is separate from the auditing services provided by an external auditor? Yes No

If Yes:

a) How many people are employed in the internal audit department?

b) Have they been trained to fulfil this function? Yes No

c) Are the personnel responsible for auditing free of all other operational responsibilities and forbidden to originate entries? Yes No

d) Is there a formal written internal audit program that includes the computer centres and facilities? Yes No

e) Does the internal audit department conduct a periodic surprise audit of internal control systems at all locations? Yes No

f) Is the internal audit department independent of any other function? Yes No

g) Does the internal auditor report directly to the audit committee of the board of directors? Yes No

2. Do you have procedures in place to monitor the implementation of recommendations made by the internal audit department? Yes No

If No, please explain:

3. How often are full internal audits conducted?

External Audit

4. State the name of the external auditors who fully audit your accounts

5. How often are full external audits conducted?

6. Does the audit include all offices and branches, including data processing offices? Yes No

If No, what form does the audit take?

7. Does the external auditor:

a) Regularly review the system of internal control and furnish written reports? Yes No

b) Report directly to the audit committee of the board of directors? Yes No

8. Has the firm rendered an unqualified opinion for each of the last five (5) years? Yes No

9. Has there been any change in the firm used by the Company in the last five (5) years? Yes No

If Yes, please explain

10. Has the Company complied with all recommendations made as a result of its most recent audit? Yes No

If No, have you adopted alternative arrangements to the satisfaction of your auditor? Yes No

11. Are all entities subject to the same external audits and applicable internal controls, procedures and appropriate physical security standards? Yes No

If No, please provide full details

C. Organisational Procedures

1. Does the Company currently maintain a manual containing the following:	
a) Written instructions or operations manual on all aspects of your business that defined the duties of each employee?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Security procedures?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Written asset/liability management policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) Written treasury management policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) Annual reporting and review of outside business interests of all Directors and Officers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f) A standard procedure for investigating and verifying employees prior to their employment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are the accounts of Directors and employees reviewed regularly for unusual activity?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, by whom?	
3. Are all employees required to take an uninterrupted, two-week holiday each calendar year?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
4. Are new employees required to attend a training programme?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
5. Are the duties of each employee arranged to prevent any one employee from controlling any transaction from commencement to completion?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
6. Are unannounced and irregular changes made in the position of employees within a particular job level?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
7. a) Is joint custody maintained for the safeguarding of:	
i. Access to property in safes or vaults?	<input type="checkbox"/> Yes <input type="checkbox"/> No
ii. Codes, ciphers and test keys?	<input type="checkbox"/> Yes <input type="checkbox"/> No
iii. Data processing memory storage facilities (tapes, files, discs, etc.)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. b) Is dual control maintained for the handling of:	
i. All types of securities, negotiable and non-negotiable instruments, loan collateral and unissued and blank forms of said items?	<input type="checkbox"/> Yes <input type="checkbox"/> No
ii. The reserve supply of official cheques and unissued travellers cheques?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Is there a chief security officer?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes:	
a) Is the Chief Security Officer responsible for the development and administration of a comprehensive security program for the Company?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Do they report directly to the managing director and the board of directors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Is there a schedule for inspecting and testing all security devices?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) Are all branches formally inspected regularly?	<input type="checkbox"/> Yes <input type="checkbox"/> No

D. Account Maintenance

1. When is a cheque or savings account considered dormant/inactive?

2. How are dormant/inactive cheque and savings accounts segregated and controlled?

3. State the maximum amount a teller is authorised to pay in cash in exchange for a withdrawal request or a cheque drawn on the bank:

a) Without approval of an officer

b) With approval of an officer

4. Do you permit cashing of cheques or withdrawals against uncollected funds?

Yes No

If Yes, please describe circumstances and for what maximum amounts:

5. Do you permit cashing of cheques drawn upon other banks?

Yes No

If Yes, please describe circumstances and for what maximum amounts:

E. Physical Security

1. State MAXIMUM Value of:

Bearer or Negotiable Securities

Cash, Bullion, Precious Stones and Similar Items

Head Office:

Branches:

Austracelear or similar clearing houses:

Other Locations:

2. State MAXIMUM Value 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:

Branches:

Austracelear or similar clearing houses:

Other Locations:

3. Describe the alarm systems for all locations, including surveillance and other security measures for safeguarding the physical premises of the company.

4. Teller Positions

i. Can each teller activate a hidden alarm?

Yes No

ii. Is excess teller cash immediately transferred to the vault?

Yes No

iii. Is all teller cash transferred to the vault at the end of each working day?

Yes No

iv. Are tellers provided with 'bait' money?

Yes No

v. Are teller's cash drawers verified as to content on an unscheduled basis?

Yes No

F. Lending Procedures

1. Please provide your best estimates as respects forms of credit extended by the Company based on the total dollar volume and percentage of the Company's loan volume derived from each category.

	Volume \$	Percentage of Loans %
a) Commercial Loans and Overdrafts:		
b) Residential Real Estate Loans:		
c) Personal Loans:		
d) Leasing:		
e) Construction Loans:		
f) Development Loans:		
g) Credit Card Loans:		
h) Foreign exchange dealings:		
i) Funds Management:		
j) Other, please specify:		
Total		100%

2. Do you operate and maintain a loan policy manual? Yes No

If Yes, does it include

- a) individual lending limits? Yes No

- b) lending criteria? Yes No

- c) authority levels? Yes No

- d) collateral requirements and authentication procedures? Yes No

3. What is the highest individual amount of loan authority for officers who are not on the Loan Committee or on the Board of Directors?

4. Are the identities of all signatories independently verified for collateral agreements, loan authorisations, and notes? Yes No

5. Are all new and renewal loan applications and accompanying documents required to be signed in the presence of an officer? Yes No

If No, please explain what signature verification methods are used:

6. Are data and collateral involved with the granting of loans, including loan participations, always verified as genuine on new and renewal loans before funds are disbursed? Yes No

If No, please explain what exceptions are made:

7. Is substituted collateral always verified before original collateral is released? Yes No

8. Is negotiable collateral kept under dual control? Yes No

If Yes, please explain procedures:

9. For the previous two years, indicate the amount of loans that are:	/	/	/	/
a) 90 days or more past due:	\$		\$	
b) Non accruals:	\$		\$	
10. Does the Board of Directors or a Loan Committee review all loans made?				<input type="checkbox"/> Yes <input type="checkbox"/> No
If No, how is the loan review function accomplished?				

G. Funds Transfer

1. Does the Company use or subscribe to any Electronic Funds Transfer Systems, which allow direct access by clients:

a) to its data base?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) to execute a transfer of funds	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, please list each one including a brief description of the services offered; brief description of the system configuration; approximate number of clients.

2. If the Company is involved in wire transfers of funds does it

a) specify and define:

i. Authorised personnel?	<input type="checkbox"/> Yes <input type="checkbox"/> No
ii. Authorised personnel of correspondents and corporate customers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
iii. Call-back procedures?	<input type="checkbox"/> Yes <input type="checkbox"/> No
iv. Transfer limits?	

b) Please describe the method by which the Company secures fund transfer instructions through the use of passwords, encryption, testing, call back or other procedure.

c) What form of control is used to protect the integrity of information or electronic data transmitted or received by the Company via electronic means? (Encryption, test keys, etc.).

d) Are there independent individuals designated to review and reconcile all wire funds transfer transactions at the end of each day?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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3. Does the Company clear debits and credits electronically through an automated clearing house or association?

<input type="checkbox"/> Yes <input type="checkbox"/> No
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If Yes, please list each clearing system:

H. Electronic And Computer Crime

Data Processing

1. Please provide a general description of the services performed by the Company's data processing operations.

2. Does the Company provide any of these services for any correspondent bank or other financial institution?

Yes No

If Yes, please state the bank or financial institution.

3. List the approximate percentage of data processing performed according to the following source categories:

a) In house operation:

b) Arrangement with joint venture:

c) Arrangement with service vendor:

4. Are the data processing centres physically separated from other departments?

Yes No

Please describe the nature of the physical separation?

5. Are programming and processing operations separated physically and as to personnel involved?

Yes No

6. Are the data processing centres specifically protected by the following:

Burglar Alarm:

Yes No

Camera System:

Yes No

Fire Suppression System:

Yes No

Guards:

Yes No

Access Control System:

Yes No

Other Methods:

7. Are there positive entry control procedures used to restrict the entry of non-authorized personnel into the Company's data processing centres?

Yes No

8. Are the following entry control procedures utilised?

Mantrap entry System:

Yes No

Television recorder to a central guard area:

Yes No

Personal identification by shift supervisors:

Yes No

Minicomputer badge System:

Yes No

9. Is at least one file generation stored and secured off-site from the main data centre?

Yes No

If Yes, is it stored in a restricted area?

Yes No

10. Are tape/disc libraries physically separated from other departments in a restricted area?

Yes No

Service Bureau or Facilities Manager Computer System

11. Does the Company utilise any person, partnership or organisation to convert source data to electronic data? Yes No

If Yes, please identify:

i. The name of the bureau or facilities manager

ii. The service provided.

12. Have all service bureaux/facilities managers been authorised by written agreement? Yes No

13. Does the Company require all service bureaux / facilities managers utilised to obtain separate fidelity insurance? Yes No

If Yes, for what minimum amount?

14. Does the Company provide bureau facilities to others? Yes No

If Yes, please provide full details.

Input and System Access

15. Are passwords used to afford varying levels of entry to the computer system depending upon the need and authorisation of the user? Yes No

16. Does the system enforce regular password changes? Yes No

If Yes, what frequency?

If passwords are not utilised, describe the alternative methods used to protect access to the computer system.

17. Do personnel inputting data either initial, sign or otherwise identify data they prepare? Yes No

18. Is the use of terminals restricted to authorised personnel only? Yes No

19. Are unique passwords used to identify each terminal? Yes No

20. Are terminals restricted to the type of message that can be sent or received from them? Yes No

21. Are log-on passwords, separate from an individual operator's password, used when logging into a terminal to provide verification of the terminal's identity? Yes No

22. Do you utilise any software security packages to control access to your computer system? Yes No

If Yes, please specify packages used.

23. Do you use a software system to monitor telecommunications? Yes No

24. Is an exception log used which is regularly checked to verify the integrity of transactions? Yes No

Independent Contractors

25. Does the Company use independent contractors to prepare electronic computer instructions? Yes No

26. Are written agreements obtained from the independent contractors outlining their responsibilities? Yes No

27. Does the Company require the independent contractors to obtain separate fidelity insurance? Yes No

If Yes, for what minimum amount?

Internet Facility/E-commerce

28. Do you provide an Internet facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If Yes, do you offer:

a) product information?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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b) account balances?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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c) loan applications?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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d) account transfers on a pre-authorised basis?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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e) business/company account management facilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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f) insurance products?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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g) on-line securities dealing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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h) other, please specify		
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29. Are there formal terms and conditions in place for the use of your Internet facility, which outline the obligations and responsibilities of the users?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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30. How is the identity of the user verified and authenticated?	
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a) password?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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b) key encryption?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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c) digital signature?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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d) Other, please specify		
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31. Are firewalls and/or comparable software used to authorise access to your Internet facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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32. Are firewalls and/or comparable software used to authorise access to your Internet facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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33. Do you monitor and produce reports on unauthorised access activity?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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34. Do you encrypt data whether in your Internet facility or other computer system?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If Yes, please provide details.

I. Discretionary Account Management

1. Does the Company undertake trust activities or discretionary account management? If so:-

a) Are all client's agreements reviewed annually?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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b) Are all trust and/or discretionary transactions subject to the same procedures and review as the Company's own transactions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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If No, please describe:

c) State	
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i. The number of discretionary accounts		
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ii. The asset value of the largest managed account		
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d) How often are financial reports rendered to clients?	
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e) Does the Applicant have an approved list of investments/securities that can be recommended to clients?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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J. Fund Or Investment Management

If you are involved in fund or investment management activities:

1. Does the Company currently maintain a manual containing a written investment policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are trading transactions and positions reviewed for compliance with formal trading policies manual?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are accounts of trades which exceed set limits identified or rectified or referred to senior management for immediate action?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Do counterparties receive authorised confirmation for all deals prior to settlement?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Are responsibilities for investment decisions segregated from accounting activities and custodial responsibilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No

K. Insurance Provider

If you provide insurance services:

1. Do you have and maintain a formal underwriting manual for all classes of insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. What is the percentage of business production in the following areas:	
a) Agents	
b) direct sales	
c) brokers	
d) other, please specify	
3. Are payments made direct to you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Is the responsibility for the claims department totally segregated from underwriting?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Are the claims reviewed and agreed by minimum of two authorised individuals before payment is made direct to the insured?	<input type="checkbox"/> Yes <input type="checkbox"/> No

L. Loss Experience

1. Has the Company at any time during the past five (5) years (whether insured or uninsured) had any potential or actual losses under its bond program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide, on a separate sheet, full details including but not limited to Date Discovered; Location; Nature of Loss; Amount of loss, actual or estimated; Remedial Action taken.	
2. Please summarise on a separate sheet:	
a) Any litigation/legal action settled within the past three (3) years or now pending that is not listed in question 1. immediately above; and/or	
b) Any action which the Company has reason to anticipate may be filed against it or any Director, Officer or Employee, which would be a subject of coverage under a bond programme.	

M. Stamp Duty & GST

For the purpose of calculating the Stamp Duty and GST charges, please provide us with a breakdown of the number of Employees of the corporation operating in each State, Territory or Overseas.

NSW	VIC	QLD	SA	WA	TAS	NT	ACT	OVERSEAS	TOTAL

Statutory Notice

For the purposes of this statutory notice, Chubb Insurance Australia Limited ABN: 23 001 642 020 AFSL: 239687 means “we”, “us” and “our”.

Duty of Disclosure

Your Duty of Disclosure

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

What You do not need to tell Us

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Where your policy is claims made and notified the following will apply

If your policy, or a part of your package policy, provides cover on a claims made or claims made and notified basis, the following two sections will apply, but not otherwise.

Claims Made And Claims Made And Notified Coverages

These coverages apply only to claims that are either first made against you during the period of insurance or both first made against you and notified to us in writing before the expiration of the period of the insurance cover provided by your policy. If your Policy does not have a continuity of cover provision or provide retrospective cover then your Policy may not provide insurance cover in relation to events that occurred before the contract was entered into.

Notification Of Facts That Might Give Rise To A Claim

Section 40(3) of the Insurance Contracts Act 1984 (Cth) (“ICA”) only applies to the claims made and the claims made and notified coverages available under your policy.

Pursuant to Section 40(3) of the ICA, and only pursuant to that section, if you give notice in writing to us of facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of such facts but before the insurance cover provided by your policy expires, then we are not relieved of liability under your policy in respect of the claim, when made, by reason only that it was made after the expiration of the period of the insurance cover provided by your policy.

Other Important Information

Subrogation

You may prejudice your rights with regard to a claim if, without prior agreement from us (such agreement not to be unreasonably withheld or delayed), you make agreement with a third party that will prevent us from recovering the loss from that, or another party.

Your policy contains provisions that either exclude us from liability, or reduce our liability, if you have entered into any agreements that exclude your rights to recover damages from another party in relation to any loss, damage or destruction which would allow you to sustain a claim under your policy.

Utmost Good Faith

Every insurance contract is subject to the doctrine of utmost good faith which requires that all parties to the contract, including third parties, should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by us. Our failure to do so could result in a civil penalty.

Not a Renewable Contract

Cover under your policy will terminate at expiry of the period of insurance specified in your policy document. If you wish to effect similar insurance for a subsequent period, it will be necessary for you to complete a new proposal form prior to the termination of your current policy so that terms of insurance and quotation/s can be agreed.

Change of Risk or Circumstances

It is vital that you advise us as soon as reasonably practicable of any departure from your “normal” form of business (i.e. that which has already been conveyed to us).

For example, acquisitions, changes in location or new overseas activities. Please refer to the territory clause of your policy and the sanctions limitations contained within your policy. You can contact us using the below details under ‘Contact Us’.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at codeofpractice.com.au and on request. As a signatory to the Code, we are bound to comply with its terms. As part of our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10).

Privacy Statement

In this Statement “We”, “Our” and “Us” means Chubb Insurance Australia Limited (**Chubb**).

“You” and “Your” refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to [Our website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs), as amended or replaced from time-to-time.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e., group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide Your Personal Information

In dealing with Us, You agree to Us using and disclosing Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return to:

Email: CustomerService.AUNZ@chubb.com

Fax: +61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our [Privacy Policy](#) for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907 Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com.

Declaration

We agree that this proposal, together with any other information or documents supplied, shall form the basis of any 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 Chubb.

We declare after enquiry that the statements, particulars and information contained in this proposal and in any documents accompanying this proposal are true and correct in every detail and that no other material facts have been misstated, suppressed or left out.

We undertake to inform Chubb of any material alteration to those facts before completion of the contract of insurance.

Signature of Chairman, Board of Directors			
Name		Date	
Signature of Chief Executive Officer (or other Senior Officer if the Chief Executive Officer is also the Chairman, Board of Directors)			
Name		Date	
For and on behalf of the Company			

Note: This Proposal and all exhibits shall be treated in strictest confidence.

Financial Institutions Bond & Electronic Computer Crime - Subsidiary Information Form

Name of Subsidiary	Date Created Or Acquired	Percent of Ownership	Nature of Business	Domestic or Foreign	Name of Parent Company	Financial Information for Most Recent Year End (in Millions)		
						Total Revenues	Total Assets	Net Income

This information is attached to and forms a part of the Proposal Form for Financial Institutions Bond.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 33,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure as well as individuals purchasing travel and personal accident insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au.

Contact Us

Chubb Insurance Australia Limited
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