

**FIDELITY GUARANTEE PROPOSAL FORM  
- COMMUNITY SCHEMES**



**FRONTLINE™**  
UNDERWRITING MANAGERS (PTY) LTD

Company Reg. No: 2008/005015/07 Vat Reg. No: 4350242386  
Compliance Officer: Moonstone Compliance  
Authorised Financial Service Provider – FSP No. 40752

Old Mutual Insure Limited,  
Registration Number 1970/006619/06.  
A licensed FSP and non-life insurer. (FSP12)

<b>BROKER</b>			
Name:			
Name of Community Scheme:			
Type of Scheme	Body Corporate		Home Owners Association
	Retirement Village		Share Block
	Limit of Indemnity Required		R
Date Scheme Established:			
Postal address:			Code:
Physical address:			Code:
Email address:			

<b>QUESTIONNAIRE (Compulsory questions to be completed)</b>			
1.	Is scheme self-managed or managed by a Managing Agent? <b>Please tick appropriate answer</b>		
	Self-Managed		Managed by a Managing Agent
	Number of Staff		Number of Managing Agent Staff
2.	Name of Managing Agent:		
3.	Is the managing Agent a member of NAMA?	YES	NO
4.	Does the Managing Agent hold Fidelity cover, covering funds?	YES	NO
	If YES, What is the amount of Fidelity cover held by the Managing Agent?	R	
5.	Has the Managing Agent ever had a Fidelity Claim	YES	NO
	If YES, please provide full details on a separate sheet of paper.		
6.	Are the monies of the scheme in? <b>Please tick appropriate answer</b>		
	A Managing Agents Trust Account	The Scheme's own account	Bulked in the Managing Agents account
7.	Does the Body Corporate / community scheme invest their own funds?	YES	NO
8.	Is the internet banking utilised?	YES	NO
	<b>NB: If the answer to question 9 below is "YES" or the answers to questions 10 &amp; 11 below is "NO", then cover cannot be granted until such time that full details are disclosed by the auditors or accounting officer and the new premium is determined.</b>		
9.	Have any recommendations been made by the scheme's auditors?	YES	NO
	If YES, please provide details on a separate sheet of paper.		
10.	Is the Body Corporate / Community Scheme solvent?	YES	NO
11.	Is the Body Corporate / Community Scheme liquid?	YES	NO



**DECLARATION**

**Questions to be fully answered and signed by the Insured:**

1.	Has any Insurer / Underwriter ever cancelled / declined / refused to renew / imposed special terms or conditions on any Fidelity Guarantee policy held by you or any partner or any member of your management agency? <b>If yes, give details:</b>	YES	NO
2.	Name and policy number of previous Insurer / Underwriter <b>INSURER / UNDERWRITER NAME:</b>	<u>Policy Number</u>	
3.	Have you or any member of your management agency been insolvent or been under any judicial management? <b>If yes, give details:</b>	YES	NO
4.	Are the trustees / Directors aware of any Fidelity claims / incident? <b>If yes, give details:</b>	YES	NO
6.	No known pending claims or circumstances that may give rise to a claim. <b>If yes, give details:</b>	YES	NO
7.	Have you or any member of your management agency suffered any fidelity guarantee or money losses / claims during the past three years (whether insured or not)? <b>If yes, provide details below:</b>	YES	NO

DETAILS OF LOSS:	DATE OF LOSS:	NAME OF INSURER:	COST (Approx):

I hereby warrant that all the answers given in this proposal form are true and correct. I accept that the proposal form and declaration shall be the basis of the contract between Frontline Underwriting Managers (Pty) Ltd and Community Scheme stated above.

FOR AND ON BEHALF OF: \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF CHAIRMAN OF  
BOARD OF TRUSTES / DIRECTORS

\_\_\_\_\_  
DATE

NAME IN PRINT: \_\_\_\_\_

**IMPORTANT NOTE:**

In terms of the Policy holder Protection Legislation it is an offence for anybody other than the Proposer to sign this proposal form.

Please do not sign blank / partly completed forms.

Failure to disclose material facts could result in your policy being invalidated.

If you are in doubt whether a fact is material or not, declare it.

Frontline Underwriting Managers (Pty) Ltd reserves the right to decline any proposal

## CONDITIONS

1. No retroactive cover prior to the inception date of the policy
2. Proposal validity period of 30 Days

### SPECIFIC CONDITION – Managing Agent Contingency Clause

“If at the time of an occurrence of any loss giving rise to a claim under this section, the managing agent or such person is entitled to indemnity under any other policy in respect of the same occurrence, the Company shall not be liable to make any payment hereunder except in respect of any excess beyond the amount payable under such other policy”

We may use your information or obtain information about you for the following purposes:

- Underwriting
- Assessment and processing of claims
- Credit searches and/or verification of personal information
- Claims checks (ASISA Life & Claims Register)
- Tracing beneficiaries
- Fraud prevention and detection
- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.

You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases you have the right to object to the processing of your personal information.

You also have the right to complain to the Information Regulator, whose contact details are:

<http://www.justice.gov.za/infoereg/index.html>

Tel: 012 406 4818

Fax: 086 500 3351

Email: [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za)