



UNITED GENERAL INSURANCE COMPANY LTD

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PROPOSAL FOR HOUSEOWNERS & HOUSEHOLDERS INSURANCE

AGENCY POLICY NO

Please give a definite reply to every question. If you have ticked a shaded box, give full details

THE PROPOSER

- (a) Full Name of Proposer
- (b) Postal address
- (c) Business/Profession/Occupation
- (d) Period of Insurance From To

SITUATION OF PREMISES:

THE BUILDINGS AND THEIR OCCUPANCY

1. Please state the nature of your residence (tick where applicable)	<input type="checkbox"/> Private dwelling house <input type="checkbox"/> Self contained flat with separate entrance exclusively under your control <input type="checkbox"/> Rooms not self-contained
2. Of what materials is the dwelling house constructed	Walls..... Roof.....
3. What is its height in storeys?
4. Are there any outbuildings and, if so, how are those constructed?	<input type="checkbox"/> Yes <input type="checkbox"/> No Walls..... Roof.....
5. If any of the buildings to be insured are within 5 metres of any other building, state the distance, type of construction and use of such building	Distance..... Construction..... Use.....
6. Are the buildings in a good state of repair and will they be so maintained?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Is the building solely by you and your immediate family and servants? If "NO" state the number of other tenants, lodgers paying guests or boarders?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. (a) For how many days (whether consecutive or not) is the house likely to be left without an inhabitant during one year?	(a).....

(b) State the number of days, the longest continuous period in one year during which the dwelling house is likely to be left without an inhabitant.	(b).....
9. Are the premises guarded between 6 p.m and 6 a.m. the following morning? If 'YES', indicate who provides the guard services	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. (a) Is any security alarm system installed? (b) Is the alarm system connected to a Central Response Unit which visits the premises under siege every time the alarm is activated? If YES, furnish details of installers	(a) <input type="checkbox"/> Yes <input type="checkbox"/> No (b) <input type="checkbox"/> Yes <input type="checkbox"/> No
11. Is there any profession, business or trade undertaken in the dwelling house or in any part of the premises? If 'YES', furnish particulars	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Have you any other policies in force covering any of the perils to be insured against?	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Is this proposal in lieu of any insurance with this company	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. Has any insurer in respect of the perils to which this proposal applies; If any box has been ticked provide details	<i>Tick as appropriate</i> <input type="checkbox"/> Decline to insure you <input type="checkbox"/> Require special terms to insure you <input type="checkbox"/> Cancelled or refused to renew your policy(ies) Increased your premium on renewal
15. Have the Buildings and/or Contents suffered damage by storm, tempest or flood during the of past five years? If 'YES' furnish particulars	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Have you ever sustained loss from the perils (other than those referred 15 above) to which this insurance is to apply? If 'YES', please furnish particulars.	<input type="checkbox"/> Yes <input type="checkbox"/> No
17. Do you require cover for domestic workers under the Workers Compensation Act? If YES, how many employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No
18. Is the insurance required against Personal Liability? Limit K 250,000 at K75 additional premium	<input type="checkbox"/> Yes <input type="checkbox"/> No

NOTES:

- ❑ Attention is drawn to the provisos in the policy that cover against theft or damage as a result of burst pipes will be suspended for any period(s) in excess of 60 days during which the house will be left uninhabited unless specially agreed to by the company
- ❑ The SUM TO BE INSURED must represent the full value of the property and the proposer is requiring to sign hereunder a declaration to that effect. This insurance cover is subject to AVERAGE which means that if at the time of loss or damage the declared Sum Insured is less than the full value of the property, the amount payable is proportionately reduced.

SECTION 1 – BUILDINGS

- | | |
|--|---|
| ❑ The structure of your private dwelling house | K |
| ❑ Outbuildings used for domestic purposes | K |
| ❑ Landlord's fixtures and fittings and interior decorations | K |
| ❑ Swimming pools, tennis hard courts | K |
| ❑ Garden Walls, patios, terraces, fences, gates, paths and drivers | K |
| Total Section 1 | K |

SECTION II – CONTENTS

NB Summary only – items specially insured as per completed contents schedule forming part of this Proposal Form.

Household furniture, furnishing, clothing and personnel effects in the home or its domestic outbuildings or garages, owned by any member of the insured's family or domestic staff including motorised gardening equipment
 Music Centre, HI-FI equipment, portable radios, radio/cassette players, reel-to-reel tape recorders etc, video cassette recorders, televisions, video game equipment, computers.
 Films, tapes, cassette, cartridges or discs up to the value as unused material or if purchased pre-recorded at makers latest list price.
 Valuable including jewellery, cameras, watches, articles made of precious metal, furs, pictures, work of art, collection of coins, medals or stamps.
 All other contents including fixtures and fittings for which insured is liable, money, visitors' personnel possessions and interior decorations.
TOTAL SECTION II

TOTAL ALL ITEMS

NB: Money – being current cash, currency and bank notes – is covered only in a total amount of K500.00

Note 1 The amount of insurance on Platinum, Gold and Silver Articles Jewellery and Furs is limited to one-third of the total sum insured on contents unless the value thereof is stated and additional premium paid. If the said value exceeds the proportion mentioned please state the total value of such property.

Note 2 The insurance on contents does not cover any part of the structure or ceiling of the buildings, wallpapers, and the like (except as specifically mentioned in an item above) external television and radio antennae, aerials, aerial fittings, masts, towers, (unless specifically requested below and included in the total sums insured on Contents nor any property to be insured under the Buildings, nor does it cover property more specifically mentioned, deeds, bonds, bills of exchange, promissory notes, cheques, travellers cheques, securities for money, stamps (other than current postal stamps), documents of any kind, manuscripts, medals, coins (other than current coins) motor vehicles and accessories and livestock.

19. Is insurance required to extend the policy in respect of external television and radio antennae, aerials, aerial fittings, masts and towers
- (a) If YES, for what value?.....
 - (b) Where the buildings are the only subject-matter of insurance cover will be extended to include all insured perils as covered by the building
 - (c) Where only the contents are the subject matter of insurance, to include all insured perils as covered by the dwelling house contents

NB : The Sum Insured under Building (s) or Contents should be increased to take into account the value of the external television and radio aerials etc. as the case may be.

Period of insurance required From.....To.....
(both dates inclusive)

DECLARATION – I do hereby declare that the above answers are true, and I have withheld no material information regarding this proposal. I agree that this Declaration, and the answers given above, as well as any further Proposal or Declaration or Statement made in writing by me or anyone acting on my behalf shall from the basis of the contract between me and UNITED GENERAL INSURANCE LIMITED and I further agree to accept indemnity subject to the conditions in and endorsed on the company's Policy. I also declare that THE TOTAL SUMS INSURED REPRESENT THE FULL VALUE OF THE PROPERTY, as above mentioned

Date:.....Signature of Proposer.....

No insurance is in force until the proposal has been accepted by the Company, and the premium or a deposited paid expect as provided by an official Cover Note issued by the Company

N.B The Company recommends that " ALL RISK" insurance be availed for portable items such as cameras, two/three-in-one radios, VCR's etceteras and items to be worn by the Insured such as jewellery, watches, spectacles, and items susceptible to accidental damage/loss like HI-FI Sound systems, TV, Tape Recorders etc. Further particular of the cover may be obtained from the Company.

CONTENTS SCHEDULE

To be completed only in respect of

SECTION II – HOUSEHOLDERS' INSURANCE

LIVING ROOMS (Lounge, Video room, Entrance hall, Sun Room)

	No. 1	No. 2	No. 3	No. 4	No. 5
Suite					
Carpet and Rugs					
Radio/Music					
Video game equipment					
Ornaments					
Refrigerator					
Computer					
Curtains					
Other Furniture					
Fascimile Machine					
Answering machine					
Video, Tapes, Cassettes					
Compact Discs, Records					
Lamps/Clocks					
Bar Stocks					

DINING

DINNING ROOM		KITCHEN		NO. 1	NO. 2
Furniture.....	K	Furniture		K	K
Carpets.....	K	Curtains		K	K
Crockery & Cutlery	K	Cooker		K	K
Glass Ware	K	Refrigerator		K	K
Microwave Oven	K	Deep Freezer		K	K
Electrical Appliances	K	Kitchen Utensils		K	K
	K	Silverware		K	K
	K	Glassware		K	K
		Electrical Appliances		K	K
		Microwave Oven		K	K
		Household Linen		K	K

PANTRY/KITCHEN STORES

Food Stocks	K		K	K
Floor Polisher	K		K	K
Vacuum Cleaner	K		K	K
Dusters/Brooms/Mops	K			
	K			

