



HOUSEHOLDERS/HOUSEOWNERS PROPOSAL FORM AND PROSPECTUS

(For buildings and/or Contents)

The Company provides insurance against the following perils, subject to the terms, exceptions and conditions of the Company's usual form of Policy, a specimen copy of which will be supplied on request.

Both the Building and their Contents are insured for the same perils subject to the variations mentioned below. You can have a Policy insuring only the Buildings or only the Contents or a combined Policy Insuring both Buildings and Contents.

THE INSURED PERILS

Loss or Damage caused by:

1. Fire lightning thunderbolt subterranean fire explosion earthquake or volcanic eruption.
2. Storm tempest or flood excluding loss or damage caused by subsidence or landslide or to hedges fences gates or boundary walls.
3. Impact or collision involving any:
 - (a) vehicle train aircraft or other aerial devices or anything dropped from them
 - (b) animal
4. Riot strike civil commotion lock-outs, labour disturbances malicious damage by any person other than a person lawfully on the premises
5. Escape of water or oil from any fixed water or fixed heating installation or washing machine.
6. Theft or attempted theft provided violent and forcible means are used to gain entry or exit.
7. Falling trees or branches.
8. House break-in or any attempt thereat.

Note: for details please refer to policy wording.

EXTENSIONS

The Policy extends to cover the following events which are more explicitly described in the policy wording:-

- Loss of rent and cover for alternative accommodation
- Breakage of glass
- Damage to pipes and cables
- Debris and removal costs
- Municipal charges
- Temporary removal of contents away from private residence
- Contents in transit
- Loss of money in the insured's private premises
- Loss of keys
- Accidental breakage of mirrors
- Medical expenses following bodily injury sustained by any person other than the insured or a member of his household caused by a domestic animal or defects in or around the premises
- Damage to deep freezer contents
- Legal liability to third parties for death, injury disease or accidental loss or damage to their property
- Tenants liability
- Death of the Insured or Spouse occurring in the insured premises due to fire, accident or violence by intruders or domestic employees.

EXCLUSIONS

- Consequential Loss
- War
- Radioactive contamination
- Existing damage
- Wear and Tear
- Deliberate Acts

Note: For a fuller explanation of the exclusions, refer to the policy wording.

Full Name.....

Address.....

Profession or Occupation

Address of the Premises at which
The insurance is required.....

Questions to be answered by the proposer. All questions must be answered fully. A dash or tick is not sufficient.

THE BUILDINGS and the occupancy

1. Please state the nature of your residence (strike out the descriptions which do not apply):
- (a) Private Dwelling House
 - (b) Self-contained flat with separate entrance exclusively under your control
 - (c) Rooms not self contained

2. Of what materials is the dwelling constructed?

Walls.....

Roof.....

3. What is its height in storeys?

4. Are there any outbuildings and, if so, how are they constructed?

Walls.....

Roof.....

5. If any of the buildings to be insured are within 3.6.m of any other building, state the distance, type of construction and use of such buildings.

6. Are the buildings in a good state or repair and will they be so maintained?

7. Is the dwelling occupied solely by you and your immediate family and servants? If not state number of other tenants, lodgers, boarders or paying guests.

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8. (a) For how many days (whether consecutive or not) is the dwelling likely to be left without an inhabitant during one year?

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- (b) State as a number of days, the longest continuous period in any one-year during which the dwelling is likely to be left without an inhabitant?

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Note: Attention is drawn to a provision in the Policy that cover against Theft will be suspended for any period or periods in excess of 60 days during which the dwelling is left without an inhabitant therein unless specially agreed to by the Company.

9. Is there any profession business or trade carried on in the dwelling or in any portion of the premises of which the dwelling forms a part? If so, give particulars

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PREVIOUS INSURANCE AND LOSSES

- 10. Have you any other policies in force covering any of the perils to be insured against? If so, please give particulars
- 11. If this proposals is in lieu of any insurance with this Company, please give particulars
- 12. Has any Company or Insurer, in respect of any perils to which the proposal applies:-
 - (a) Declined to insure you?
 - (b) Required special terms to insure you?
 - (c) Cancelled or refused to renew your insurance?
 - (d) Increased your premium on renewal?

If so, give full particulars.....
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- 13. Have the Buildings and/or contents suffered damage by storm, tempest or flood during the past five years? If so, give particulars
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- 14. Have you ever-sustained loss from any of the perils (other than those referred to in question 13 above) to which the insurance is to apply? If so, give particulars
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- 15. Is cover required for domestic workers under the Workers Compensation Act? If so, for how many employees?
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- 16. Is a night Guard employed?.....

- 17. If the answer to question 16 is "yes" state whether professional and from which firm.
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- 18. Are all opening windows burglar barred?
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19 Is any security alarm installed?

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If so, please provide details of the supplier and the alarm's capabilities.

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THE PROPERTY TO BE INSURED

NOTE: The SUM TO BE INSURED must represent the FULL VALUE of the property, the Proposer being required to sign a declaration to that effect below. The insurance will be subject to Average, which means that if at the time of loss or damage the sum insured is less than full value of the property insured, the amount payable is proportionately reduced:

SECTION I – BUILDINGS

SUM INSURED

- ◆ The structure of your private residence
- ◆ Outbuildings used for domestic purposes
- ◆ Landlord's fixtures and fittings and interior decorations
- ◆ Swimming pools. Tennis hard courts, garden walls patios, terraces, fences, gates, paths and drives
- ◆ Total Section I

SECTION II – CONTENTS

SUM INSURED

- ◆ Household furniture, furnishing clothing and personal effects in the home or its' domestic outbuildings or garages, owned by any member of your or domestic staff including motorised gardening equipment
- ◆ Films, tapes cassettes, cartridges or discs up to the value as unused material or if purchased pre-recorded at makers latest list price
- ◆ All other contents including fixtures and fittings for which insured is liable, valuables, money, visitors personal possessions and interior decorations

TOTAL SECTION II

TOTAL ALL ITEMS

N.B. Money being current cash, currency and bank notes is covered only in a total overall 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 Sum Insured on Contents) nor any property to be insured under Buildings, nor does it cover property more specifically insured under another policy, or unless specially 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.

20. Is insurance required against

(a) Personal liability?

NB Cover up to K250 000 limit is available at K25 additional premium

Is insurance required to extend the Policy in respect of external television and radio antennae, aerials, aerial fittings, masts and towers?

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(a) if yes, for what value?

(b) where the Buildings are insured, to include Storm Damage?

(c) Where only the Contents are insured, to include all insured Perils (see note 2 above)?

NB Where Contents only are insured, the Sum Insured should be increased to take into account the value of the external television and radio aerials etc.

Period of Insurance required From.....To

Both dates inclusive

DECLARATION. I do hereby declare that the above answers are true, and that 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 form the basis of the contract between me and the Commercial Union Assurance Company place

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 SUM INSURED REPRESENT NOT LESS THAT 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 deposit paid except as provided by an Official Covering Note issued by the Company.

How Much Should You Insure Your Contents For?

Remember, you should insure for the current value of your contents. This means the current cost of replacement less an allowance for age, wear, tear and depreciation. Your estimate should allow for the fact that some items depreciate faster than others. Items which do not depreciate with age such as antiques, jewellery and works of art should be valued separately.

	Approximately New price	Your Estimate
Lounge		
Settees, chairs, footstools		
TV(colour) Video/audio equip		
Lamps		
Bookcase (inc.books), side tables		
Pictures, clocks or ornaments		
Curtains, carpet/floor coverings		
Other items		
TOTAL		

	Approximately New price	Your Estimate
Kitchen		
Washing machine		
Refrigerator/freezer		
Cooker		
Vacuum cleaner, mops, brooms etc		
Cabinets, tables, chairs		
Crockery, equipment		
Tools, utensils etc		
Floor coverings, curtains		
Other items		
TOTAL		

	Approximately New price	Your Estimate
Clothing, cosmetics, jewellery, toys, personal effect		
Husband's		
Wife's		
Children's		
ATTIC		
Luggage/cases		

Other items		
TOTAL		

	Approximately New price	Your Estimate
Hall/hall cupboard		
Tables, chairs		
Hall cupboard and contents		
Pictures, ornaments		
Curtains, carpet/floor coverings		
Other items		
TOTAL		

	Approximately New price	Your Estimate
Main Bedroom		
Bed(s) and bedding		
Wardrobe/chest of drawers		
Tables (dressing/bedside), chairs		
Pictures, ornaments		
Curtains, carpets/floor coverings		
Other items		
TOTAL		

	Approximately New price	Your Estimate
Other Bedrooms (allow for each room)		
Bed(s) and bedding		
Wardrobe/chest of drawers		
Tables (dressing/bedside), chairs		
Pictures, ornaments		
Curtains, carpet/floor coverings		
Other items		
TOTAL		

	Approximately New price	Your Estimate
Garage/Outhouses		
Garden equipment		
Barbecue equipment		
Tools and work-bench		
Motor accessories		
Garden furniture		
Sport equipment		

Other items		
TOTAL		

	Approximately New price	Your Estimate
Dining Room		
Tables, chairs, sideboard		
Pictures, clocks, ornaments		
Curtains, carpet/floor coverings		
Cutlery		
China and glass		
Other items		
TOTAL		

	Approximately New price	Your Estimate
Stairs/landing/airing		
Curtains, carpet/floor coverings		
Pictures, ornaments		
Household linen, blankets towels etc		
Other items		
TOTAL		

	Approximately New price	Your Estimate
Bathroom/W.C.		
Bathroom cabinet		
Chair/Stool		
Floor coverings, curtains		
Other items		
TOTAL		

GRAND TOTALS	
Lounge	
Hall/hall cupboard	
Stairs/landing airing	
Cupboard	
Clothing, cosmetics, jewellery, toys, personal effect	
Dining Room	
Main bedrooms	
Kitchen	
Bathroom/W.C.	
Garages/outhouses	
Other items	
GRAND TOTALS	

