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PROPOSAL FORM FOR FIRE INSURANCE POLICY

IMPORTANT: All questions must be fully answered. A tick or dash is not sufficient.

Full Name of Proposer
Postal Address **Code:** **Profession or Trade:**
Telephone No: **E-mail Address:** **Fax No:**
PIN No: **Period of Insurance: From** **To :**

PROPERTY TO BE INSURED

		Sum to be Insured Shillings	Rate
1]	The Building Storeys in height built of and roofed with Situate LR Plot No. in Township/District. The Building is occupied by the insured as and by others as (if more than one House prepare a list).		
2]	Household goods and personal effects of every description (except as mentioned below) whilst contained in the building described by Item No. (Provide separate Sum Insured in Each Building if more than 1 Building covered)		
<p>NOTE – It is declared with respect to this item:-</p> <p>(a) No one Article (Furniture, Refrigerators, Wireless Receiving Sets, Pianos and Organs excepted) shall be deemed of greater value than five per cent of the Total Sum Insured on the Contents described in the Schedule, unless such article is specially insured as separate item.</p> <p>(b) That the insurance hereby excludes any articles specifically Insured whether by the Company or any other Insurer.</p> <p>List of items to be specified:- (Attach a list if need be)</p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p>			
3]	Stock in trade consisting chiefly of whilst contained in the building described by item No.		
	1.		
	2.		
	3.		
	4. (Attach a list if need be)		
TOTAL			

NOTE:-1. Damage from Grass Fires is not covered under an ordinary Fire Policy but the Policy may be extended to cover this contingency by the payment of an extra premium. Do you wish this extension?
2. The ordinary Fire Policy covers loss by fire only and lightning. Fire Related Perils like Malicious Damage, Riot Impact damage, water damage etc are not covered. The Policy can however, be extended to cover these contingencies at an additional premium. Do you wish to have the Extension?
3. When two or more Buildings are to be insured which do not communicate with each other, separate sums must be placed on the Building and Contents of each respectively.

Agent: **at:**

QUESTIONS TO BE ANSWERED BY THE PROPOSER

1. Who is/are (a) the owner of the building(s) (b) the occupant(s) of the buildings.....	
2. How are the buildings lighted and heated	
3. Have you ever had a fire in these premises or elsewhere? If so, state full particulars..... Have you ever had a fire in these premises or elsewhere in partnership with or in conjunction with any other person or persons? If so, state full particulars	
4. Have you ever proposed to any company for Fire Insurance and been refused, either on your own account or on account of any firm or partnership, or in conjunction with any other person or persons?.....	
5. Are you at present insured in this or any other Company? If so, state full particulars	
6. Has any Fire Insurance Policy, effected by you or in conjunction with any other person, ever been cancelled by any Company before, or on expiry?	
7. Have you ever been bankrupt, insolvent, or made a compromise with your creditors?	
8. Is the Policy to be assigned to, or held by, any creditor, as collateral security? If so, by whom and for what amount	
The following questions MUST be answered in respect of risks TOHER than private dwellings	
9. If there by any stove or furnace (other than a common Fire Place or Cooking Stove, set in Brick, with brick chimney) in the Building, or if Machinery of any kind be used therein, state full particulars If a Pipe Stove is used, state also: (a) On what material the Stove is fixed (b) Whether pipe is carried into brick flue (c) Whether pipe is within nine inches of unprotected wood work.....	(a) (b) (c)
10. Is any Process of Manufacture carried on? If so, state full particulars Is there any Steam, Gas Oil, or Electric Engine-Power used in the Building? For what purpose is such power used?	
11. Are goods or Merchandise of a hazardous description stored in the Building? Is there Oil or Petrol or Petroleum kept? If so, what quantity?	
12. Is there Building detached? If so, state distance to nearest Building, its construction and occupancy?	
13. How long have you conducted business (a) in these premises and (b) elsewhere? The full address of any former business must be given.....	(a) (b)
14. How often do you take an inventory of the business?	
15. (a) Do you keep a set of books showing a complete record of business transacted, including all purchases and sales both for cash and credit, together with the last inventory to the business (b) securely locked in a fireproof safe at night and at all times when the Warehouse or Store is not actually open for business?	(a) (b)

I/We declare the truth and correctness of the above statements and particulars and agree that this proposal and declaration shall be held to be promissory and form the basis of the contract between me/us and the Company.

Signature of Proposer

Date