

"An insurance Agent who assists an Applicant to complete an Application or Proposal Form for Insurance shall be deemed to have done so as the Agent of the Applicant"

**PROPOSAL FORM FOR "ALL RISKS" INSURANCE**

Name of Proposer (in full).....  
 Full Address.....  
 Occupation..... P. O. Box No.....  
 Office Telephone No. .... Mobile No.....

1. Are the premises occupied solely by you? If no, give details	
2. Where is the property to be insured usually placed when not in use?	
3. Have you a Comprehensive Household or Fire or Burglary Policy in force? If so, give details.	
4. Have you ever claimed upon any Insurer for loss of property by fire, burglary, theft or other contingency now to be insured? If so, state when you did so and give the name of the insurer and the amount of the loss.	Amount of loss ₦.....
5. Is the insurance required outside the limits of Nigeria? If so, state: (a) countries in which cover is required.  (b) to what extent you intend to travel during the next twelve months.	(a)  (b)

SCHEDULE OF PROPERTY TO BE INSURED Please give a detailed description and state separately the full value of each item	FULL VALUE	Period of Insurance from  .....  to  .....  First Premium ₦  Annual Premium ₦

**N.B.** EVIDENCE OF THE VALUE OF FURS AND THE VALUE AND CONDITIONS OF SETTINGS AND FASTENINGS OF JEWELLERY IS REQUIRED AND SHOULD BE FURNISHED BY THE PRODUCTION OF A JEWELLER'S OR FURRIER'S CERTIFICATE OR THE RECEIPT FOR PAYMENT IF THE ITEM TO BE INSURED HAS BEEN PURCHASED RECENTLY.

I/We, the undersigned, hereby declare that all the above statements and particulars, which I/We have read over and checked, are true and I/We agree that this declaration shall be the basis of the contract between me/us and HEIRS INSURANCE COMPANY LIMITED whose policy, subject to the terms and conditions thereof, I/We am/are willing to accept and I/We undertake to pay the premium when called upon to do so.

Signature of Proposer..... Date.....  
 AGENT/BRANCH

NO LIABILITY is undertaken by the Company until the proposal has been accepted and the official cover note or the Policy is issued.  
**N.B.** No receipts for premium will be recognized as valid except those printed and issued by the Company

## PROSPECTUS FOR "ALL RISKS" INSURANCE

### COVER PROVIDED

Cover is provided for Loss of or Damage to Property such as Jewellery, Furs Musical Equipment and other specified valuables by Fire, Burglary or other Accident or Misfortune.

### EXCLUSIONS

The Policy does not cover:-

- (1) Loss or damage which arises out of or in connection with any of the following occurrences, namely:-
  - (a) Earthquake, volcanic eruption or other convulsion of nature.
  - (b) War, Invasion, Act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny riot, strike, civil commotion, insurrection, rebellion, revolution, conspiracy, military or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, or from loot or pillage in connection therewith.
  - (c) Loss or damage or loss of possession occasioned by or in consequence of confiscation, nationalization, requisition or willful destruction by any Government or Municipal or Local Authority.
- (2) Loss or Damage due to Wear and Tear, Moth, Vermin, Insects, Mildew or other Deterioration, Loss arising from Damage to or breakage of Glass, Amber and or any other material of a brittle nature unless caused by Fire or Theft, Loss arising from Damage occasioned by or happening through any process of cleaning, restoring, repairing or alteration.
- (3) Loss or Damage due to Theft, or attempted Theft, in which any member of the Insured's family is concerned as Principal Accessory, or Loss or Damage due to the willful act of any member of the Insured's family.
- (4) Theft from any road vehicle when left unattended unless entrance to vehicle is gained by forcible and violent means.
- (5) Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Money, Securities for Money, Government or other Stamps, Manuscripts, Medals, Coins, Sculptures, Plans, Patterns, Models, Moulds, Designs, Rare Books, Books of Account, or Books used in any trade or business, Travel Tickets, Documents of Title to Goods, or other Documents.
- (6) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or legal liability by whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel. Any loss, destruction, damage or legal liability, directly or indirectly caused by or contributed to by or arising from nuclear weapons material.