

**FIRE INSURANCE PROPOSAL FORM FOR BUSINESS PREMISES**

NAME OF PROPOSER IN FULL.....  
(Block Capitals, please)

BUSINESS OF OCCUPATION.....

POSTAL ADDRESS.....  
(Block Capitals, please)

Office Telephone No..... Mobile Phone.....

TERM OF INSURANCE: From.....20.....To.....20.....

**PROPERTY TO BE INSURED**

DESCRIPTION	BUILDING 1	BUILDING 2
1. Full address(es) of premises		
2. Construction of (a) external walls (b) roofs	(a) (b)	(a) (b)
3. Number of storeys		
4. Methods of Lighting (and Heating if any)		
5. OCCUPATION OF PREMISES:- (a) Is the whole building used for business purposes only? If not, please give details  (b) Is any retail trade carried on?  (c) What manufacturing processes or repair work (if any) are carried on within the premises?  (d) What power is used?  (e) What other trade or business is carried on by the other occupants (if any) of the premises?  (f) What are the contents of the premises?  (g) Are any of the goods to be insured of a Hazardous nature such as those listed on the back of this form?  (h) Are there any hazardous goods located Outside the building(s) and within 10 metres thereof? If so, give particulars.	(a)  (b)  (c)  (d)  (e)  (f)  (g)  (h)	(a)  (b)  (c)  (d)  (e)  (f)  (g)  (h)
6. ADJOINING OR ADJACENT BUILDINGS (IF ANY):-  (a) What is the Construction of (i) External Walls? (ii) Roofs?  (b) How are the buildings occupied?  (c) What is the distance between adjacent buildings and the premises to be insured?  (d) Are adjoining buildings cut off by brick stone or concrete walls, at least 225mm (9 ins.) thick, without openings, going up to and through the roof? If not, give details of the separation.	(a) (i) (ii)  (b)  (c)  (d)	(a) (i) (ii)  (b)  (c)  (d)
7. What fire fighting equipment is available on the premises?		

**NOTE: THE SUMS INSURED BELOW ARE SUBJECT TO AVERAGE. THIS MEANS THAT SHOULD THESE PROVE TO BE INADEQUATE AT THE TIME OF LOSS YOU WILL BE RESPONSIBLE FOR A PROPORTIONATE SHARE OF THE LOSS. IT IS THEREFORE IMPORTANT, IN YOUR OWN INTERESTS, THAT YOU INSURE FOR FULL VALUE.**

DESCRIPTION	BUILDING 1	BUILDING 2
8. AMOUNT TO BE INSURED WHICH SHOULD BE THE FULL REINSTATEMENT VALUE:-		
(a) On the Building N. B. Boundary and Compound walls, gates and fences are excluded from the Insurance.	(a)	(a)
(b) On office furniture and equipment, trade fixtures and fitting therein	(b)	(b)
(c) On machinery and plant therein	(c)	(c)
(d) On stock and materials in trade therein	(d)	(d)
(e) On.....months rent	(e)	(e)
(f) On property not specified above.	(f)	(f)

9. If there is any fire insurance in force on the same property, state:-

- (a) Name of Insurer(s)
- (b) Amount of Insurance(s)

10. Have you ever had a Proposal or Renewal of Insurance declined, or a Policy cancelled, or Renewal invited at an increased rate? If so, state name of Insurer and full particulars in each case.

11. Have you ever suffered loss by fire? If so, give particulars.

12. Do you –
- (a) Take stock at least once a year?
  - (b) Keep a proper set of account books?
  - (c) Keep such books in a fire-proof safe? or  
Remove such books to another building when the above premises are closed?

13. I/We desire to effect an insurance in the terms of the usual Policy for Fire insurance and declare that the above statements and particulars are true. I/We further declare that this Proposal shall be the basis of the Contract between me/us and HEIRS Insurance Company Limited and that the amounts to be insured represent to the best of my/our knowledge and belief the full market value of the property stated.

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

**No insurance is in force until the Proposal has been accepted by the Company and the Premium or Deposit paid.**

Agency..... Code.....

**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.**

THE FOLLOWING ADDITIONAL PERILS MAY BE INCLUDED IN THE POLICY SUBJECT TO AN ADDITIONAL PREMIUM AND PROVIDED THE RISKS ARE NORMAL.

LOSS OR DAMAGE DIRECTLY CAUSED BY:-

AIRCRAFT

EXPLOSION

EARTHQUAKE

RIOT & STRIKE

BUSH FIRE

TORNADO

FLOOD

BURST PIPES

IMPACT BY ROAD VEHICLES

*PLEASE TICK BOX FOR EXTRA PERILS REQUIRED*

---

## LIST OF HAZARDOUS GOODS

Acetylene (liquid),  
Acids of all kinds (except Acetic,  
Citric and Tartaric),  
Aluminium Carbide Dust, Powder  
or Resinate  
Anillone,  
Asphalt,  
Bamboo Mats  
Benzinc,  
Benzoline,  
Bichromate of Potash,  
Bi-Sulphide of Carbon,  
Bitumen ((other than emulsified  
Bitumen containing not less than  
45% of water and packed in  
metal drums),  
Blacks of all kinds  
Calcium Carbide  
Calcium Cyanamide except when  
packed in hermetically sealed  
drums, and each consignment  
accompanied by the Manufacturers  
certificate that the tins contain  
not more than 0.3% of carbide,  
Camphene,  
Camphor,  
Candles,  
Caustic Potash,  
Celluloid and Xylonite and other  
Similar substances,  
Charcoal,  
Chlorates of all kinds,  
Chlorate of Potash,  
Cinematograph Films,  
Cocogem other than in tins and/or  
in bottles,  
Codilla,  
Coir Yam Coir Matting and Coir  
Rope,  
Copra, Copra Cake and Copra Meal,  
Cotton (whether in fully-pressed  
Bales or otherwise),  
Explosives of all kinds (including  
ammunition and percussion caps),  
Fireworks of all kinds,  
Fish Guano and Fish Manure,  
Ghee (other than Vegetable Ghee  
in tins not exceeding 10 lbs. in  
weight and/or bottles  
Glycerine,  
Grasses of all kinds and straw,  
Grass Mats, other than in fully-  
pressed bales,  
Gunny Bags (other than in fully-  
pressed iron-burned bales),  
Hemp,  
Hosiana (other than in fully – pressed  
Iron-burned bales),  
Jute in fully-pressed bales or  
Otherwise,

Kapok,  
Kerosene,  
Land and animal fats of all kinds,  
Lime,  
Lime (unslaked),  
Lubricants containing mineral oil or  
other mineral products,  
Matches of all kinds  
Metallic Potassium,  
Mungo,  
Naphtha,  
Naphthalene,  
Nitrates of all kinds,  
Nitrate of Potash,  
Nitrite of Potash,  
Oils of all kinds (other than vegetable  
Oils in tins not exceeding to lbs.  
in weight and/or in bottles)  
Oil Seed Cake (including Cotton  
Seed Cake),  
Oil Seed Meal,  
Paints other than water based  
Emulsion paints,  
Paper Asphalted, Tarred and Oiled,  
Perchlorate of Potash,  
Permanganate of Potash,  
Peroxide of Potash (Potassium  
Peroxide),  
Petroleum and its liquid products,  
Phosphorous,  
Pitch,  
Potash,  
Rags,  
Resin of all kinds,  
Rubber Solution,  
Saw Dust,  
Shoddy,  
Spirits of all kinds not in bottles  
Stearine,  
Sulphides, metallic of all kinds  
Sulphide of Potash  
Sulphur,  
Sulphur Dyes or Colours (excluding  
those packed in airtight  
metal vessels labeled with a  
certificate by the manufacturers  
that the dyes (or colours) contain  
at least 10% of inert organic salts),  
Tallow (manufactured or unmanufactured),  
Tar and/or its liquid products  
(other than in bottles)  
Turpentine,  
Varnish,  
Vegetable Fibres of all kinds,  
Vegetable Gums of all kinds,  
Waste of all kinds (excluding  
silk and tea waste  
Wax of all kinds