



PROPOSAL FOR INSURANCE OF COMMERCIAL MOTOR VEHICLE

"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"

Full Name of Proposer.....
 Address.....
 Occupation or Trade.....
 Office Telephone No..... Mobile No.....

VEHICLE TO BE INSURED To avoid delay please give a full answer to each question – Dashes are not acceptable

Index Mark and Registration Number	Make of Vehicle	Chassis No and Engine No.	Type of Body	C. C. or Horse-Power	Year of Manufacture	Goods Carrying capacity	Passenger carrying capacity including Driver	Proposer's Estimate of Present Value including Accessories
								N
								N
								N
								N

Trailers – State total number and description of each including identification Mark, Value and Carrying Capacity

RISKS TO BE INSURED

- State cover required (e.g. Comprehensive, Third Party Risks only).....
- A Motor Comprehensive Policy carries a maximum deductible of 10% of the present value of the vehicle(s). This can be reduced if you pay an additional premium.....
- For which of the following purposes will the Vehicle(s) be used? (Delete those not applicable)
 - Carriage of own Goods only
 - Carriage of Goods for hire or reward
 - Private passenger hire
 - Public passenger hire
 - Motor Trade
 - Other purposes (to be described).....
- State whether you require the insurance extended to cover your legal liability to such passengers.....
- In what countries will the Vehicle(s) be used?.....
 Note: Unless an extension is otherwise agreed, all policies are valid only in Nigeria
- Period of Insurance to commence.....with renewal annually at.....

GENERAL INFORMATION

- Are you the sole owner of the Vehicle(s)?.....If not, is the Vehicle(s) being hired?.....
- Total number of employees licensed to drive the Vehicle(s).....
- Are you now or have you ever been insured in respect of any Motor Vehicle?.....
- If you are entitled to a "No Claim Discount" under a previous insurance Please give full particulars and attach your last renewal notice.....

DECLARATION

I/We the undersigned, being desirous of effecting an Insurance, as above described, do hereby declare that the particulars of this Proposal are true, that I/We have not omitted to disclose any material fact, and I/We further agree that this Proposal and Declaration shall be the basis of the Contract between myself/ourselves and HEIRS INSURANCE COMPANY LIMITED. I/We undertake that the Vehicle or Vehicles to be insured will be maintained in an efficient condition and shall not be driven by any person who to my/our knowledge has been refused any Motor Vehicle insurance or continuance thereof. I/We further agree to accept a Policy subject to the terms, provisions and conditions of the Company.

No Insurance is in force until the Proposal has been accepted by the Company and the Premium paid, except as provided by an Official Covering Note issued by the Company.

Date.....20.....Signature.....
 Agency.....Policy No.....