



PROPOSAL FORM FOR HOUSEHOLDERS/HOUSEOWNERS COMPREHENSIVE INSURANCE

"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"

1. Full Name of Proposer.....
2. Proposer's Occupation.....
3. Proposer's Address.....
.....
4. Office Telephone No..... Mobile No.....
5. Situation of the dwelling at which the insurance is to apply (if not above).....
.....
.....
6. Insurance Required from.....a.m./p.m. on...../...../
.....for 12 months.

**PLEASE COMPLETE THE SECTION(S) APPLICABLE TO YOU
SECTION 1-BUILDINGS**

On the buildings of the Private Dwelling house and all the domestic offices, stables, garages and outbuildings being on the same premises and used in connection therewith including landlord's fixtures and fittings therein or thereon and the walls, gates and fences around and pertaining thereto. Insurance is against loss or damage caused by Fire, Lightning, Explosion, Bursting or Overflowing of Water Tanks or pipes, Impact by Vehicles or aircraft, loss of Rent, etc. (Full Details available on the Policy).

1. Please state sum to be insured on your PRIVATE DWELLING HOUSE AND OUTBUILDING
2. Is your house built of brick, stone or Concrete and roofed with slates, tiles, asbestos, asphalt, metal or sheet or slabs? YES NO
3. Is your house in a sound state of repair and will be so maintained throughout the period of insurance?
4. Do other parties have financial interest in your house?
If yes, please provide details (e.g. Bank, Mortgage, joint-ownership).....
.....
5. Is your house a

	(i)	Private detached house?	<input type="checkbox"/>	<input type="checkbox"/>
	(ii)	Duplex	<input type="checkbox"/>	<input type="checkbox"/>
	(iii)	Self-contained flat	<input type="checkbox"/>	<input type="checkbox"/>
	(iv)	Any other.....		

.....

	YES	NO
6. Are you an owner occupier?	<input type="checkbox"/>	<input type="checkbox"/>
Or tenant?	<input type="checkbox"/>	<input type="checkbox"/>
7. When was your house built?.....		
8. Will your home be left unoccupied for more than 30 consecutive days?	<input type="checkbox"/>	<input type="checkbox"/>
9. Is your house:		
(i) Occupied solely by you and your family?	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Or any part of it let off as apartment?	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Or any part of it occupied or used in any way for trade, professional or business purposes	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 2 – CONTENTS

The contents section covers the household goods, fixtures, fittings and personal effects belonging to the proposer (or for which he is legally responsible) or to members of his family permanently residing with him.

Insurance is against loss or damage caused by Fire, Lighting, Explosion, Burglary, etc. (Full details available on the policy). Please supply details such as model, serial number and value of each item to be insured under this section on a separate sheet.

Kindly state the replacement cost of the following:

1. Household goods including sitting room and bedroom furniture and carpet	₦.....
2. Kitchen appliances	₦.....
3. Television, Personal Computer Audio & Video equipments Pianos, Organs, etc.	₦.....
4. Clothing, shoes and other personal possessions	₦.....
.....	₦.....
SUM INSURED	₦.....

SECTION 3 – “ALL RISKS”

The intention of this section is to cover essential valuables such as jewellery and paintings against any loss or damage occurring within the territorial limit stated in the policy (e.g. Nigeria or worldwide). Please supply a list of such valuables to be insured on a separate sheet.

Kindly state the replacement cost of the following:

- 1. Jewellery and articles of precious metal ₦.....
- 2. Watches and Clocks ₦.....
- 3. Paintings, Pictures, Works of Art, curios and Collections ₦.....
- 4. Others (Please Specify).....

 ₦.....
- SUM INSURED ₦.....

N.B. SA INS. PLC reserved the right to demand for valuation report(s) on the item(s)

SUMMARY

- SECTION 1 ₦.....
- SECTION 2 ₦.....
- SECTION 3 ₦.....

- TOTAL SUM INSURED ₦.....
 =====

SECTION 4 – PERSONAL LIABILITY

This section covers your legal liability to third parties for bodily injury or damage to property arising from accidents happening while walking, cycling, horse riding or taking part in other personal, domestic or recreational activities or due to the ownership of horses, dogs or cats. It will in addition pay claimants costs and expenses and all expenses incurred with the consent of the company in defending such third party claims. The limit of liability any one occurrence under this section is however ₦200,000.00

Kindly indicate whether or not you require this Personal Liability cover. YES/NO.

OTHER OPTIONS

The following optional extensions can be granted. Details will be supplied by the company on request.

- 1. Additional personal Accident cover for the insured's wife or husband of the insured.
- 2. Personal Accident cover for Domestic Servants.
- 3. Visitors Personal Effects.
- 4. Cover can be arranged at an additional premium of ₦200 for Golf equipment up to a sum insured of ₦5,000.00.
- 5. Liabilities under the Workmen Compensation Act.
- 6. Contents, e.g. theft of garden furniture in the open within the boundaries of the land.
- 7. Loss of rent.

DECLARATION

I declare that to the best of my knowledge and belief, the information given in this proposal is true and complete 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 SA INSURANCE PLC. 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 THAN THE FULL VALUE OF THE PROPERTY mentioned above and I agree that no insurance shall commence until this proposal has been accepted by the company.

Signature of Proposer.....

Date.....