

**PHOENIX**  
**Of Zambia Assurance Company (2009) Ltd.**

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**PROPOSAL FOR ALL RISKS INSURANCE**

**SCOPE OF COVER**

This Insurance Policy provides cover against Loss or Damage to Gold and Silver Ornaments, Jewellery, Watches, Cameras and other valuables due to Fire, Theft or Accident from any Fortuitous cause, anywhere in Zambia except as detailed below :

**EXCLUSIONS**

The Insurance Policy does not cover :-

- (a) Loss or damage arising from War, War like operations, Civil Commotion, Terrorism, Depreciation, wear and tear, moth, mildew, vermin, the process of cleaning, dyeing, repairing, over winding of clocks and watches, mechanical derangement, electrical breakdown, breakage of glass, china and articles of brittle nature, theft from unattended vehicles, detention or confiscation by Customs or other Authorities and consequential loss.
- (b) Money, Securities, Manuscripts, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stock or Share Certificates, Stamps, Business Books and documents, articles dispatched under contract of affreightment

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THE FOREGOING IS ONLY A BROAD INDICATION OF THE COVER OFFERED. FOR DETAILS PLEASE REFER TO ANY OFFICE OF THE COMPANY

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NOTE: PLEASE ANSWER EVERY QUESTION CORRECTLY AND FULLY in block letters

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- 1.
  - (a) Name of Proposer in Full
  - (b) Postal address and Telephone Nos.
  - (c) Residential Address
  
  - (d) Occupation / Profession & Address
  
- 2. Property to be insured (If space is insufficient please attach separate sheet)

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SR NO.	FULL DESCRIPTION OF PROPERTY (Make/Weight/Carats/Yr. Of Mfg./Type/Model, etc.)	Location	Sum Insured Kwacha
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(Ensure that the property is correctly described and insured for full value to get adequate Indemnity)

3. Has the property been recently examined and valued by an approved Valuer? If so, please furnish the Valuation Certificate. \_\_\_\_\_
4. Whether cover is also required out-side Zambia.  
If yes, give details : \_\_\_\_\_
5. Is the risk currently insured against Fire, Theft or All Risks?  
If Yes, please state:  
(a) Name of the Company \_\_\_\_\_  
(b) Policy No. & Period \_\_\_\_\_
6. (a) Have you suffered any loss or damage to Jewellery and/or valuables in the past? (irrespective of whether insured or not) \_\_\_\_\_  
(b) If so, give full details thereof as under \_\_\_\_\_

Date of Occurrence	Details of Loss	Amt. of Loss (K)	Name of the Insurers

7. Has any Company in respect of All Risks Insurance  
(a) Declined your Proposal ? \_\_\_\_\_  
(b) Cancelled or refused to renew your Policy? \_\_\_\_\_  
(c) Accepted your proposal on special terms & conditions? \_\_\_\_\_

8. Period of Insurance required: FROM \_\_\_\_\_ TO \_\_\_\_\_

I/We do hereby declare that the above statements and answers are true and that I/We have not withheld any information whatsoever regarding the proposal. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and Phoenix of Zambia Assurance Company (2009) Ltd. whose Policy for the Insurance proposed is acceptable to me/us. I/We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

**PLACE :**

**DATE:** \_\_\_\_\_ **Signature of Proposer** \_\_\_\_\_

**The Company shall not be on risk and have no liability unless this proposal has been accepted by a duly authorised official, the premium paid and the issue of the policy or a duly authorised cover note by the company.**

**I have known the insured for.....and I hereby recommend acceptance of the business.**

**For Agent/Marketing Officer** \_\_\_\_\_  
**Signature & Date.**

### **IMPORTANT NOTICE**

- A specimen copy of the policy form and other terms applicable to the risk are available on request.
- The policy holder shall keep a record of all information including copies of letters supplied to the Company for the purpose of entering into the contract.
- Copy of the proposal form will be supplied on request after its completion.