

Phoenix

of Zambia Assurance Company (2009) Ltd.

FIRE INSURANCE PROPOSAL FORM

NOTE: Fire Policy covers loss or damage to insured property caused by Fire and lightning. The Fire Policy can also be extended to cover loss or damage to property by Earthquake (Fire and Shock). Explosion (damage to boiler, pressure vessels and other machinery or apparatus where steam is used cannot be covered). Riot and Strike, Malicious Damage, Spontaneous Combustion, Bush Fire and other special perils like Hail, Storm, Cyclone, Tornado, Tempest, Rain damage following damage to building (ordinary rain water damage or leakage cannot be covered), Flood, Bursting or overflowing of water apparatus, Aircraft or aerial device Impact of vehicles (not owned by the insured) and subterranean fire.

VALUE FOR INSURANCE

You have the option to insure your building and machinery at market values or on Reinstatement value basis. Stocks (raw material, finished products, work in progress or stock in trade) can be covered only at cost price at the time and place of insurance. Please ensure that the Sum Insured declared for insurance should be equal to the value of property (Market value or Reinstatement value basis as opted for insurance). If found less, then you will be assumed to be your own insurer for the balance and will be required to bear a rateable proportion of the loss.

Please note that the above is for your general information only and for full details please refer to the Policy document.

Agency/ Broker:	Policy Number (for office use)
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Please answer the following questions carefully and completely. Please do not leave any questions unanswered.

1. Proposer's Name (in full):		
2. Proposer's address:		
3. Occupation:		
4. Period of Insurance	From	To
5. Details of property to be insured (incase of items being more than 2, please attach a separate sheet in the format below)		
Situated at	Construction	Sum Insured (Kwacha)
	Roof	Buildings Contents Stocks Plant & Machinery
Occupied as	Walls	
		TOTAL
6. Do you wish to cover Buildings / Plant & Machinery on Reinstatement Value basis?		Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Do you wish to cover tenants risks?		Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, what Amount:

8. Do you store/ keep any hazardous goods in the building or near the buildings? If yes give their names, quantity and values. (All goods, which are either combustible in nature or support combustion, are known as hazardous goods).	Yes <input type="checkbox"/> No <input type="checkbox"/> _____ _____
9. Have any of your proposals (or your wife's/ husband's or Partners proposal) ever been declined renewal or refused, policy cancelled by any insurance company or broker? If yes, please give details.	Yes <input type="checkbox"/> No <input type="checkbox"/> _____
10. Do you wish to cover the perils of Earthquake Fire and Shock?	Yes <input type="checkbox"/> No <input type="checkbox"/>
11. Do you wish to cover the perils of Flood, Hail, Snow, Wind, Hurricane, Cyclone, Tornado, Typhoon, aircraft Damage, Impact by road vehicles and Subterranean fire?	Yes <input type="checkbox"/> No <input type="checkbox"/>
12. Do you wish to cover the peril of Bush Fire?	Yes <input type="checkbox"/> No <input type="checkbox"/>
13. Do you wish to cover the perils of Riot, Strike and Malicious damage??	Yes <input type="checkbox"/> No <input type="checkbox"/>
14. Do you wish to cover Escalation ?	Yes <input type="checkbox"/> No <input type="checkbox"/> If so state percentage:
15. Any other covers required:	
16. Please state the number of fire prevention appliances on the premises:	Fire Extinguishers Hose Reels Sprinkler points Others (Please specify)
17. Any other information material to the risk and insurance	

DECLARATION: I/We do hereby declare that the above answers are true to the best of my / our knowledge and belief and that I/We have not withheld any information whatever regarding the proposal. I/We agree that the declaration and the answers given above shall be the basis of the contract between me/us and the Phoenix of Zambia Assurance Company (2009) Ltd. and I / We agree to accept the policy on the Company's standard policy form. I / We also agree to pay the requisite premium as decided by the Company.

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 policyholder 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