



PRESTIGE ASSURANCE PLC
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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 ON 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 PRESTIGE ASSURANCE PLC 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 5 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