

PUBLIC LIABILITY INSURANCE
PRESTIGE ASSURANCE PLC
(hereinafter called the "Insurers")
19, LIGALI AYORINDE STREET, VICTORIA ISLAND, LAGOS
 (+234) 7098820692, 7098820693, 7098820767

Period of Insurance **From** **To**
 (PLEASE USE BLOCK CAPITALS)

1.	NAME OF PROPOSER <i>(in full)</i>		
	ADDRESS		
	OFFICE TELEPHONE NO. MOBILE NO.		
	TRADE OF BUSINESS		
2.	General description of operations carried on by YOU		
3.	(a) State situation of operations of all premises in respect of which this cover is to operate	Situation	
	(b) Do you engage in business at any other premises? If so, please state address	Description	
	(c) If any of your employees work away from your premises state where	(b)	
	and the nature of their work	(c)	
	(d) Is any portion of your premises sub-let? If so, give particulars	(d)	
4.	Do you desire to insure your liability for claims arising out of the possession or use of any of the following? If so, please give details of the number and type in each case:-		
	(a) Pedal cycles	(a)	
	(b) Hoists or Cranes	(b)	
	(c) Goods Lifts	(c)	
	(d) Passenger Lifts or Escalators	(d)	
5.	Do you desire to insure your liability for damage to property caused by Fire or Explosion? NOTE- Damage to property caused by explosion due to force of internal steam pressure of any boiler vessel or apparatus designed to operate under steam pressure is not covered by this extension. The risk can be insured under a separate policy.		
6.	Do you desire to insure your liability for claims arising out of:- (i) goods supplied at a canteen primarily provided for the use of your employees (ii) other goods sold or supplied. If so, please state:-		
	(a) class of goods	(a)	
	(b) estimated annual turnover (gross)	(b)	
	(c) whether you are the manufacturer, wholesaler or retailer of such goods	(c)	
	NOTE: In respect of claims arising from goods sold or supplied the limit of indemnity chosen for any one accident will also be the limit per year		
7.	Give particulars of:- (a) machinery used and motive power	(a)	
	(N.B – Items described in answer to question 4 not to be mentioned again)		
	(b) radio-active substances or devices used or stored	(b)	
	(c) explosives or chemicals used or stored	(c)	
8.	(a) If any of your contract work is sub-let, do you desire to insure your liability for claims arising from the operations of sub-contractors?	(a)	
	(b) If so, state (i) nature of work sub-let	(b)	
	(ii) estimated amount of contracts		
9.	Give particulars of all Third Party claims made upon you during the last three years.		
10.	In respect of Public Liability Insurance has any Insurer ever:- (a) declined your proposal?		
	(b) required an increased premium or imposed special conditions?		
	(c) cancelled or refused to renew your policy?		
	If so, state name of Insurer		
11.	State limit of indemnity required in respect of any one accident. NOTE: The amount payable in any one year is unlimited, except as indicated in the footnote to question 6.		

12.	State number of employees and wages expenditure (a) at your own premises, and (b) away from your premises	No. of Employees	Wages
NOTE: If the proposer, or any partner or director engages in the business, an amount should be included in the wages estimate in respect of them.		(a) At your own premises.....	(b) Away from your premises.....
13.	In the case of:- (a) Churches, chapels, public halls, restaurants or cafes. Please state seating capacity	(a)	(b)
	(b) Clubs, please state members	(b)	(c)
	(c) Hotels or Boarding Houses, please state number of bedrooms	(c)	

I/We declare that the above answers are true to the best of my/our knowledge and belief and that I/We have disclosed all particulars affecting the assessment of the risk. I/We agree to render at the end of each period of insurance a statement in the form required of the particulars necessary for declaration shall be the basis of the contract between me/us and the Insurers and shall be deemed to be incorporated in such contract.

.....20..... Signature of Proposer.....

The liability of the Insurers does not commence until acceptance of the Proposal has been intimated by the Insurers, or official cover note issue.



PUBLIC LIABILITY INSURANCE

SCOPE OF COVER

Policies are issued to cover the Insured's legal liability to Third Parties, subject to the Exceptions mentioned below, up to the limit of indemnity selected, in respect of:-

- (a) accidental bodily injury to any person
 - (b) accidental loss of or accidental damage to property
- happening during the currency of the policy and caused in the course of the Insured's business. The Insurers will in addition pay all costs and expenses incurred with their written consent.

The Insurers' liability in respect of any one claim or series of claims arising out of one event is limited to the indemnity selected: there is, ordinarily, no limit to the amount payable in any one year of insurance, but if the Policy is extended to provide indemnity in respect of claims arising from food, beverage, or other goods supplied, the limit per event for this extension is also the limit per year of insurance.

EXCEPTIONS

Bodily Injury or Loss of or Damage to Property arising from or contributed to or caused by:-

- (1) War, Civil War or kindred risks.
- (2) the possession or use of ships, craft, aircraft or railway rolling stock.
- (3) the possession or use of mechanically propelled road vehicles, but the policy covers liability arising out of loading or unloading; or the defective loading of a vehicle not belonging to or hired by the Insured.
- (4) Defective sanitary arrangements, water pollution, chemical effluent, fumes or other noxious gas, liquid or substance. Bodily Injury sustained by any person:-

- (1) under a contract of service or apprenticeship with the Insured when such bodily injury arises out of and in the course of the employment of such person by the Insured.
- (2) by whom or by whose dependants a claim is brought against the Insured by virtue of Workmen's Compensation legislation.

Loss of or Damage to Property:-

- (1) belonging to or in the custody of the Insured.
- (2) in the custody or control of any person in the service of the Insured by virtue of such service but the expression "custody or control" shall not apply to buildings not owned or tenanted by the Insured.
- (3) that part of any property upon which the Insured or any person in the service of the Insured is or has been operating.

The following risks are also excluded but may, in some cases, be covered by an extension of the policy, at an appropriate additional premium, or by the issue of a separate policy:-

Bodily Injury or Loss of or Damage to Property caused by:-

- (1) the possession or use of lifts, cranes, escalators or power hoisting machinery.
- (2) Goods sold or supplied or goods which have been repaired or renovated.
- (3) Subcontractors to the Insured or persons engaged in and upon the service of such subcontractors.
- (4) Liability which attaches by virtue of an agreement, which liability would not have attached in the absence of such agreement.

Loss of or damage to property caused by fire or explosion.

RATES

Rates vary according to the trade or business carried on and to the Limit of indemnity selected. If the proposal form is completed and forwarded to the Agent or to the Insurers, a quotation will be made promptly.