

GOLDLINK INSURANCE COMPANY LIMITED

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FIRE INSURANCE

PROPOSAL FORM

AN INSURANCE AGENT WHO ASSISTS AN APPLICANT TO COMPLETE AN APPLICATION OR PROPSAL FORM FOR INSURANCE BE DEEMED TO HAVE DONE SO AS THE AGENT FOR THE APPLICANT

FIRE INSURANCE PROPOSAL FORM FOR PRIVATE/BUSINESS PREMISES

Name of Proposer (in full) _____
(Block Letters please)

Business or Occupation: _____

Postal Address:
(Block Letters please) _____

PERIOD OF INSURANCE: FORM: _____ 19 _____ TO: _____

PROPERTY TO BE INSURED

Please supply the following in respect of each building proposed for insurance

DESCRIPTION	BUILDING
1. Full address(s) of premises Proposed for Insurance	
2. Construction of (a) walls: stone brick or concrete block	(a)
(b) roofs: Tiles, Slates, Asbestos, corrugated iron sheets or Hard decked roof	(b)
(c) floors: Mables, Earth, Tiles, Ceramics, Concrete or Terrazo	(c)
3. Number of Storeys (note that a bungalow is regard as one storey building)	
4. Age and condition of the building(s)	
5. OCCUPATION OF PREMISES:-	
(a) Method of Lighting (and Heating, If any)	(a)
(b) Is the whole building used for business purposes or private dwelling? Please give details.	(b)
(c) Is any retail trade carried on? If yes, give details	(c)
(d) What manufacturing processes or repair work (if any) are carried on within the premises?	(d)
(e) What is power used? Electricity, Gas or any other source.	(e)
(f) What other trade or business is carried on by the other occupants (if any) of the premises	(f)
(g) Are there any hazardous goods located outside the building(s) and within 10 metres thereof? Please give details.	(g)
6. DESCRIPTION OF ADJOINING OR ADJACENT BUILDING (IF ANY):-	
(a) Construction of:-	(a)
(i) walls: stone, brick or concrete blocks	(i)
(ii) roofs: tiles, slates, asbestos, corrugated iron sheet or hard decked roof	(ii)
(iii) floors: Mables, Earth, Tiles ceramics or Terrazzo	(iii)
(b) How are the buildings occupied	(b)
(c) What is the distance between adjacent buildings and the premises to be insured?	(c)
(d) Are adjoining building cut off by bricks stone or concrete walls? At least 225mm (9ins.) thick, without openings, going up to and through the roof? If not, give details of the separation.	(d)
7. FIRE FIGHTING EQUIPMENT:-	
(a) What fire fighting equipment is available on the premises?	(a)

<p>(b) Are the fire fighting equipment in good efficient working order and well serviced regularly? Yes or No</p> <p>(c) Are occupants or employees trained to use the appliances? Yes or No</p> <p>(d) What is the distance from the nearest Fire Brigade Station?</p> <p>(e) Water Supplies are available at all times?</p>	<p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e)</p>
<p>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.</p> <p>8. SCHEDULE OF PROPERTY TO BE INSURED</p>	
<p style="text-align: center;">DESCRIPTION</p> <p>AMOUNT TO BE INSURED WHICH SHOULD BE THE FULL REINSTATEMENT VALUE</p> <p>(a) On the building</p> <p>(b) Boundary and Compound walls, gates and fences</p> <p>(c) On Offices Furniture and Equipment, Trade Fixtures and Fittings therein</p> <p>(d) Household goods and personal effects of all description.</p> <p>(e) On Machinery and Plant therein</p> <p>(f) On Stock and Materials in Trade therein</p> <p>(g) On months Rent</p> <p>(h) On items not specified above.</p> <p style="text-align: right;">TOTAL</p>	<p style="text-align: center;">AMOUNT</p> <p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e)</p> <p>(f)</p> <p>(g)</p> <p>(h)</p> <p style="text-align: center;">₦</p>
<p>9. GENERAL INFORMATION:-</p> <p>If there is any Fire Insurance in force on the same property, state:-</p> <p>(a) Name of Insurer(s)</p> <p>(b) Amount of Insurance(s)</p> <p>(c) Are there other parties who have financial interest (interests) in any of the property to be Insured? Please give details.</p> <p>(d) 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 details in each case.</p> <p>(e) Have you ever suffered loss by fire or other perils? If so, give details.</p> <p>(f) Do you:-</p> <p style="padding-left: 40px;">(i) Take Stock monthly, quarterly, half yearly or annually?</p> <p style="padding-left: 40px;">(ii) Keep a proper set of account books?</p> <p style="padding-left: 40px;">(iii) Keep such books in a fire-proof safe or remove such books another building when the above premises are closed?</p> <p>(g) Is smoking or naked light/flame or cooking allowed in the premises? (If so, give details)</p> <hr/> <p>(h) (i) Are all wastes and other refuse swept up and removed daily from the premises? Please give details:-</p> <hr/> <p style="padding-left: 40px;">(ii) Are all oily and greasy wipes and rags placed in metal containers and removed from the premises daily at close of work. Give details:-</p> <hr/> <p>10. Do you wish to include any of the following perils? If so, please indicate which one(s) you require.</p>	

THE FOLLOWING EXTRANEOUS 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	<input type="checkbox"/>
EXPLOSION	<input type="checkbox"/>
EARTHQUAKE	<input type="checkbox"/>
RIOT AND STRIKE	<input type="checkbox"/>
MALICIOUS DAMAGE (Note that Malicious damage) (Cannot be insured without) (Riot and Strike cover)	<input type="checkbox"/>
BUSH FIRE	<input type="checkbox"/>
TORNADO	<input type="checkbox"/>
FLOOD	<input type="checkbox"/>
BURST PIPES	<input type="checkbox"/>
IMPACT	<input type="checkbox"/>

PLEASE TICK BOX EXTRA PERILS REQUIRED

IF A BLOCK PLAN OF THE PREMISES IS AVAILABLE, PLEASE ATTACH A COPY FOR OUR PERUSAL AND RETURN, IF NECESSARY.

DECLARATION:-

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 the Company 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.

Dated: -----

Agency: ----- Signature of Proposer -----

No insurance is in force until the proposal has been accepted by the Company and the Premium (or Deposit) paid.

LIST OF HAZARDOUS GOODS

(see Proposal Form question 5 (g))

The following list includes the main classed of goods generally regarded as hazardous. The list is not exhaustive and mention should be made in the proposal form of any classes of goods which are known to be readily combustible or which tend to promote combustion when in contact with other materials.

Acetylene (Liquid and Dissolved)	Celluloid, Xylonite and other similar substances having a base of nitro-cellulose	Hemp	Percession caps
Acids of all kinds (except acetic, Citric and tartaric)	Charcoal	Herds, dried, off all kinds	Peroxide of potash (Potassium)
Aluminium Carbide dust, powder	Chlorates of all kinds	Hessians (other than in fully pressed bales)	Potash, Caustic (Potassium)
Resinate and paste	Chloride of Lime	Jute (in fully pressee bales or (otherwise)	Hudroxide)
Ammonia	Christmas crackers	Kerosene	Peroxide
Ammunition including catridges			

and fuses	Cinematography or Photographic	Lampblack	Phosphorus
Aniline	films other than safety or non-inflammable films having a cellulose acetate base	Lime	Picric Acid
Ashlar		Lubricants containing mineral oil or other minerals products	Plastic Nitro Cellulose
Bags and Sacks which have contained nitrates of sugar, oily, greasy treacly materials	Coin yam, coin matting and coin rope	Matches of all kinds	Potassium Sulphide
Bamboo mats	Copper Sulphide	Metallic potassium	Resin
Barium Sulphide	Copra, Copra Cake, Copra Meal	Methyd Chlodire	Rock Oil
Benzolene (Benzene)	Cordite	Mungo	Rubber (unmanufactured) if stored with other goods
Benzoline (Benzene)	Cotton (in fully pressed bales or otherwise)	Naphthalin	Saltpetre
Bichromate of Potash	Cotton Seed (after ginning)	Naphtha	Soda, Caustic, (Soldium Hydroxide)
Bi-sulphide of Carbon	Disinfectant liquid	Nitrates of all kinds	Rags (excluding clean cloth cuttings)
Bitumen	insecticides containing	Nitric Acid	Rockets Rope, tarred
Blacks of all kinds	Kerosene or similar mineral oil	Notro Cellulose Plastic	Rubber solution
Boots Polish	Explosive of all kinds	Nitro-Cycerine	Sacks (see Bags and Sack)
Briastone (Sulphur)	Fireworks	Oils of all kinds (other than medicinal edible and essential oils packed in bottles, in cases, or in tins in cases	Shoddy
Calcium Carbide	Firewood	Oil seed Meal	Solvents (Flash Point, below 150 F close test)
Calcium Cynanides except when packed in hermetically sealed drums	Fish guano and Fish manure	Oil Seed Cake (including cotton seed cake)	Spirits, except potable spirits packed in bottles in cases or in jar in cases
Calcium Sulphide	Fulminating Powder	Paints	Sulphur Dyes or colours (excluding those packed in air-tight metal vessels labelled with a certificate by the Manufacturers that the Dyes (or Colours) contain at least 10 per cent of inert inorganic sailts)
Camphene	Gases in Cylinders	Paraffin	Vegetable Fibres of all kinds
Camphor	Ghee	Paper, asphalted, tarred and	Wax of all kinds
Candles	Glyrine	Perchlorates of all kinds	Sulphur
Canvas (tarred)	Grasses of all kinds	Permanganate of potash	Sulphuric Acid
Catridges	Gunny Bags (see Bags and Sacks)	Petrol	Tallow (manufactured and un-manufactured)
Caustic potash	Gunpowder	Petroleum and its liquid product (see Oils)	
Caustic Soda	Hay	Sulphide of Potash	
Vamish	Stearine	Tar	
Waste of all kinds	Straw	Turpentine	
	Sulphides, metallic of all kinds		