

GOLDLINK INSURANCE COMPANY LIMITED

**15TH FLOOR, WESTERN HOUSE
8/10, BROAD STREET,
P. O. BOX 5987, MARINA, LAGOS
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HOUSEHOLDER' COMPREHENSIVE INSURANCE

PROPOSAL FORM

GOLDLINK INSURANCE COMPANY LIMITED

8/10, Broad Street, Lagos

PROPOSAL FOR HOUSEHOLDER' COMPREHENSIVE INSURANCE

AGENT.....IMPORTANT

It is the responsibility of the proposer to ensure that the company is advised of all facts material to the proposal complete answers to all questions are therefore essential.....Ticks or dashes not sufficient.

Name of Proposer.....

Address of Proposer.....

Profession or Occupation.....

Address of Private Residence containing the property to be insured.....

.....

...

Period of Insurance: Form.....To.....4pm

QUESTIONS TO BE ANSWER BY THE PROPOSER PERSONALLY

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1. (a) State whether the Residence is a dwelling house, flat or service flat (a)
(b) If a flat, is it self-contained (i.e. A flat to which access is obtained only by a separate locked entrance)? (b)
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2. Is (a) Is any portion of the residence let-off as apartment or to paying guests? (a)
(b) Is any portion of the out-building let-off to other tenants (b)
(c) Is any portion of the building occupied otherwise than for domestic purposes? If so, please give full particulars
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3. (a) Is any portion of the external walls of the residence constructed other than of brick, stone or concrete? (a)
(b) Is any portion of the roof of the premises constructed other than of slate, tiles concrete, metal or asbestores? If so, in either case, please give full particulars (b)
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4. To what extent will the premises be left unoccupied?

5. Are all the building in good repair and will they be so maintained?

6. Does the total amount of platinum, Gold, and Silver Articles, Jewellery and Furs Exceed 1/3 of the full value of the content? If so, state total value of such articles

7. Have you "All Risks Policy" covering valuables? If so, state company.

8. Are you now or have been insured against any of the perils specified in this Prospectus?

9. Have you ever sustained loss through any of the perils specified in this Prospectus?

10. Has any company or Underwriter declined any proposal for Insurance by you or Cancelled or declined to continue any Insurance for you, either at this at premises or elsewhere? If so, please give full particulars.

11. Is this Proposal in lieu with any existing policies with this or any other company? If so, please quote company and Policy Numbers.

SCHEDULE OF PROPERTY TO BE INSURED

OFFICE USED ONLY

		Sum Insured	Rate	Premium
The Insurance must be for the FULL VALUE of the under-mention property				
Item 1:	On Household Goods and Personal Effects of every description, the Property of the Proposer or of any member of the Proposer's family Normally residing with the Proposer, and Fixtures and Fittings, the Tenant and not as Owner in the Building of the Proposer's private Residence constructed of Brick, Stone or Concrete with Slate, tiles Concrete. Asbestors or Metals roofs except as specially mentioned.	₪		
		₪		
N:B	No one article (Furniture, Refrigerators, Television and/or Wireless Receiving sets, Pianos and Organs excepted shall be deemed of greater Value than 5% of the total sum insured on the contents described in the Schedule unless such article is specially insured as a separate item.	₪		
Item 2:	On.....			
Item 3:	On.....			
		TOTAL		

DECLARATION BY PROPOSER

I hereby declare that the above particulars and statements are true, correct and complete and contain all information known to me Affecting the risk to be insured, and that this any other written statement made by me or on my behalf for the purpose of the Insurance shall be the basis of, and incorporated in the Contract between me and Goldlink Insurance company limited and shall be promissory. I further agree to accept insurance on the terms and conditions set forth in the company's policy.

Date.....20.....

Signature of Proposer.....

PROPOSAL FOR HOUSEHOLDER'S COMPREHENSIVE INSURANCE THE CONTENTS OF THE DWELLING ARE INSURED AGAINST.

Fire Lighting, Explosion, Thunderbolt and Subterranean Fire
Earthquake excluding and loss/damage other than loss/damage by fire from mining operations and the first N50 of each and every loss. Storm, Tempets Hurricane & Tornado, excluding the first N2 of each and every loss
Aircraft and other seriel devices or articles dropped therefrom. Bursting or overflowing of Water Tanks, Apparatus Pipes
Burglary and House breaking or any attempt there at.
Accidental breakage of minors, other than hand mirroes, whilst in the Dwelling
Loss or damage caused by impact with the Dwelling by Road vehicles, Horsed and cattle, not belonging to the insured or under his control or of any member of his family residing with him.

THE POLICY ALSO COVER

Damage done by Buglars and or House-breakers to the property insured, including Fixtures and Fittings, the insured's own property or for which he is responsible as a tenant.

Loss of Rent caused by any of the insured perils up to 10% of the sum insured
Property in any private dwelling, hotel, boarding house, club, nursing home or hospital where the Insured may be temporarily residing for certain perils only.
The Insured's legal liability the public as occupier up to N2,000
Compensation for death of Insured caused by fire up to N2,000

SPECIAL NOTE

The total value of Platinum, Gold and Silver Articles, Jewellery ad Furs shall be deemed not to exceed 1/3 of the Total Sum Insured on the said content, unless specially agreed therein.

This Policy does not cover:-

EXCLUSIONS

1. Motor Vehicles and Accessories, Live Stock and Property of Servants
2. Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Securities for Money, Stamps, Documents of any kind, Manuscript, Medals and coins unless specially insured by a separate item and an additional premium paid if required.
3. Any contingency occasioned by or happening through War, Invasion, act of Foreign Enemy, Hostilities (Whether War be declared or not) Civil War Rebellion, Revolution Insurrection or Military or Usurped Power nor loss or damage due to confiscation, commandeering, requisition or destruction by any Public Authority.
4. In the event of the said private Residence being left without an inhabitant therein for more than thirty (30) days whether consecutively or not, in any one period of insurance, the insurance against loss or damage by theft or any attempt thereat shall as regard loss or damage to the contents of the said Private Residence, Domestic Offices, Stables, Garages and Out buildings, be entirely suspended in respect of any period of periods during which the said Private Residence may be uninhabited in excess of the aforesaid thirty (30) unless otherwise agreed by Endorsement.
5. Riot & Civil Commotions or Flood. The company on application, subject to an additional Premium, may be prepared to include these extra perils.

Enquiries are invited in connection with
the following types of Insurances

LIFE
FIRE
HOUSEHOLDERS COMPREHENSIVE
PERSONAL ACCIDENT
WORKMEN'S COMPENSATION
DOMESTIC SERVANTS
PERSONAL LIABILITY
ALL RISKS
CASH IN TRANSIT
BURGLARY
MARINE
PENSION SCHEME
MEDICAL PROFESSIONAL INDEMNITY