



Cabrits Agencies

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HOME COVER COMPREHENSIVE POLICY PROPOSAL FORM

BROKER:

PROPOSER'S NAME _____		
MAILING ADDRESS _____		
TELEPHONE: (H) _____	(O) _____	(C) _____
E-MAIL ADDRESS: _____		TRN: _____
OCCUPATION: _____		
RISK ADDRESS: _____		
CONSTRUCTION: WALLS: _____	ROOF: _____	
MORTGAGEE: _____		
PERIOD OF COVER: FROM: _____	To: _____	

SECTION 1 -BUILDINGS

To include dwelling house, garages, walls, gates, fences, outbuildings, paved areas, wall-to-wall carpets, landlord's fixtures and fittings, awnings and jacuzzis.
 To take advantage of our replacement value cover, you should insure for full replacement value.

- ITEM 1. BUILDINGS _____
- ITEM 1A. SWIMMING POOL _____
- ITEM 1B. RETAINING /SEA WALL (S) _____
- ITEM 1C. OTHER – (Please state) _____

TOTAL SECTION 1

SUM INSURED	
\$	_____
\$	_____
\$	_____
\$	_____
\$	_____
\$	_____

SECTION 11- CONTENTS

The household goods and personal belongings of the proposer or any family member or domestic servant permanently residing at the dwelling shown above.

- NOTE 1:** No article or set of jewellery, gold, silver, precious metals, watches, photographic equipment, guns, binoculars, works of art, antiques, furs and the like (hereinafter referred to as **VALUABLES**) will be deemed to be of greater value than \$500.00 unless specifically noted in the policy.
- NOTE 2:** Individual items of Audio and Video equipment, televisions, computers and accessories, internal components of satellite receiving system, C.B. short wave and two-way radio systems (hereinafter referred to as **ELECTRONIC EQUIPMENT**) of greater value than \$750.00 must be listed separately and are not included in the general contents.
- NOTE 3:** Unless specified we will not pay more than 35% of Sum Insured on contents in respect of Valuables and Electronics.

Please give particulars of the following: (If the space provided is insufficient, please attach a separate sheet.)

- a) Valuables in excess of \$500.00 each _____

- b) Individual items of Electronics Equipment (make, model #, Serial #, value) valued in excess of \$750.00

NOTE 4: If your current values are within the above limits but you acquire additional articles at any time during the currency of the policy, please notify us immediately so that we can update your policy.

- Please state the Total Sum Insured on:
- (1) GENERAL CONTENTS
 - (2) SPECIFIED ITEMS

TOTAL SECTION II

SUM INSURED	
\$	_____
\$	_____
\$	_____

SECTION III – ALL RISKS

List all items of jewelry and valuables with descriptions and their sums insured, and attach to this proposal.

NB: A valuation or receipt is required for all items exceeding \$300.00

SUM INSURED
\$ _____
\$ _____

TOTAL SECTION III

SECTION 111A – SATELLITE DISH

Please state the sum insured on the external components of your satellite dish system And give brief details (size, make etc.)

N.B. The internal components should have been listed under Section 11

SUM INSURED
\$ _____
\$ _____

TOTAL SECTION 111A

TOTAL ALL SECTIONS \$ _____

PLEASE ANSWER THE FOLLOWING QUESTIONS

1. Please state the nature of your residence (strike out the descriptions which do not apply). If none applies please state description beside (iv):	(i) Private Dwelling house (ii) Self-contained flat separate entrance exclusively under your control (iii) Rooms not self contained (iv)
2. Is there any profession or trade carried on in the dwelling or in any portion of the premises of which he dwelling forms part? If so give particulars.	
3. (a) Are the Buildings in a good state of repairs and will they be so maintained? (b) Are the buildings low lying and /or subject to flooding from any sea, river, waterway or reservoir? If so, state distance there from and height above normal water level.	
4. What losses have you sustained in recent years? State date of loss, amount, and cause thereof.	
5. Will the dwelling regularly be left unoccupied? If so give details.	
6. Have any of your requests for insurance ever been declined or has any insurer required special terms or additional precautions to be taken? If so, give full details.	
7. Are you at present insured for any of the risks now proposed? If so, give details?	
8. (a) Is any part of your residence let out as Apartments? (b) Are paying guests accommodated? If so how many? (c) Is the entire residence rented out or is it a rental cottage or villa?	

Average Clause: If at the time of a loss your property is deemed to be of greater value than the Sum Insured you are considered your own insurer for the amount not insured and shall bear a rateable proportion of each and every loss.

DECLARATION: I declare that to my knowledge and belief the answers and particulars given in this proposal, whether by me or on my behalf are true and complete, that I have not withheld any material information. I agree that this proposal and declaration shall be the basis of the contract between me and JIIC whose policy terms and conditions I accept.

DATE: _____ **SIGNATURE OF PROPOSER** _____

No insurance is in force until the Proposal has been accepted by the Company, and the Premium or a Deposit paid except as provided by an Official Covering Note issued by the Company.