



# NICO General Insurance Company Limited

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## Proposal for Business Premises Burglary/ Theft Insurance

Name of Proposer (in full) .....

Postal Address: .....

Physical Address: .....

E-mail Address: ..... Tel. No..... Fax. No.....

Trade or Business .....

Period of Insurance: From.....to.....

<p>1. (a) Situation of property to be insured</p> <p>(b) Description of premises e.g. Warehouse, Shop, Factory or Store</p> <p>(c) Are you the sole occupier of the Premises? If not state the number of other tenants and the occupations in which they are engaged</p>	<p>(a).....</p> <p>(b).....</p> <p>(c) <input type="checkbox"/> YES <input type="checkbox"/> NO .....</p>
<p>2. (a) State Rentals and how long you have occupied the premises</p> <p>(b) To what extent will your premises be left unoccupied?</p>	<p>(a) Annual Rent K..... Occupied for ..... years</p> <p>(b) By day.....By night.....</p>
<p>3. If the premises have been entered by thieves during your occupancy state when, where and how access was obtained</p>	<p>.....</p> <p>.....</p>
<p>4. Are stock books and sales books maintained and kept up-to-date?</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO .....</p>
<p>5. (a) State the amount for which the Contents of your premises are Insured against Fire and with whom insured</p> <p>(b) What makes up the most valuable portion of your stock?</p>	<p>(a) K ..... insured with.....</p> <p>(b).....</p>
<p>6. Have any Insurer in respect of any Burglary or Fire insurance:-</p> <p>(a) Declined to insure you?</p> <p>(b) Required special terms to insure you?</p> <p>(c) Cancelled or refused to renew your insurance?</p> <p>(d) Increased your premium on renewal?</p>	<p><u>In each case please provide the date, details and insurer</u></p> <p>a) <input type="checkbox"/> YES <input type="checkbox"/> NO .....</p> <p>b) <input type="checkbox"/> YES <input type="checkbox"/> NO .....</p> <p>c) <input type="checkbox"/> YES <input type="checkbox"/> NO .....</p> <p>d) <input type="checkbox"/> YES <input type="checkbox"/> NO .....</p> <p>.....</p>

7. Give full particulars of all losses sustained by you and claims made by you in respect of Burglary, Theft or Fire at this or any other address	Losses..... Claims.....
8. State the maximum value of the stock kept on your premises at any one time. NOTE: The policy is subject to "Average"	K.....

**ITEMS NOT COVERED BY THIS INSURANCE COVER**

Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Money or Securities for Money, Coins, Medals, Stamps, Stamp Collections, Jewellery, Watches, Furs, precious Metals, Precious Stones or articles composed of any of them. Documents of Title to Property, Contracts or other Documents or Business Books or Manuscripts, Curios, Sculptures, Rare Books, Plans, Patterns, Moulds, Models or Designs are not covered unless specially mentioned hereunder.

<p align="center"><b><u>SCHEDULE</u></b></p> <p align="center">All being the property of the Proposer (except as otherwise stated) and pertaining to the Business above described</p>	<p align="center"><b><u>Sums to be Insured</u></b> <b>(Full value)</b></p>
Stock in trade (Maximum value of any single article K.....)	K.....
(a) Goods in trust or on Commission for which the Proposer is responsible (Maximum value of any single article (K.....)	K.....
(b) Trade fixtures, Fittings, Furniture, Machinery, Plant and Utensils, office Furniture, Telephones and Utensils, Printed Books and unused stationery, (Including such property in the Proposer's possession under an agreement for hire or hire purchase	K.....
(c) .....	K.....
(d) .....	K.....
(e) .....	K.....
<b><u>TOTAL</u></b>	K.....

**DECLARATION**

I/We hereby declare that the above Particulars and statements are true and correct and complete and contain all information known to me/us affecting the risk to be insured and that this proposal and declaration and any other written statement made by me/us or on my/our behalf for the purposes of the proposed Insurance shall be the basis of and incorporated in the Contract between me/us and the Company and shall be promissory. I/We further agree to accept Insurance on the terms and conditions set forth in the Company's Policies.

Date: ..... Signature of Proposer.....

**This Insurance will not be in force until the proposal has been accepted by the Company and the premium paid by the Proposer..**

**AGENT'S REPORT:** The Proposer has been known to me for .....years, is of good character and repute and I recommend acceptance of the risk.

Date: .....

Agent's Signature.....

## **Insurance against Loss and Damage By Burglary/ Theft or Housebreaking (As defined) Business Premises**

The policy covers the property insured against theft or damage by thieves consequent upon actual forcible and violent entry of the premises. In addition the policy covers damage to the premises, for which the Insured is responsible as a consequence of such forcible and violent entry or exit from and any attempt thereat.

### **EXCLUSIONS**

1. War and kindred risks, strike riot or civil commotion
2. Loss or damage occasioned by fire or explosion
3. Damage to plate glass or any decoration or lettering thereon
4. Loss or damage occasioned by any person lawfully on the premises or directly or indirectly caused or brought about by or with the connivance of any inmate or member of the Insured's household or business staff or any staff or any servant of the Insured.
5. Loss or damage to deeds, bonds, money etc. (see overleaf).
6. Loss or damage happening whilst the premises are left without an inhabitant in them if the premises have been so left for a continuous period exceeding four consecutive days and nights.
7. Nuclear and nuclear weapon risks.

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Each proposal is considered on its merit and, if accepted by the Company, rated accordingly. The premium is based on the full value of the property to be insured.

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The general particulars given in this prospectus are subject to the terms and conditions of the policy issued by the Company.