

<b>COMMERCIAL FIRE AND EXTENDED PERILS INSURANCE PROPOSAL</b>		
<p>You are required to disclose all information or material facts that are pertinent to Underwriters acceptance of this Proposal. Material facts are determined as those that would influence the acceptance or assessment of this Proposal. Where there is any doubt as to what constitutes a material fact, you are advised to disclose this information at the time of proposing for insurance or at any subsequent time during the course of this insurance.</p> <p>This Proposal Form, including the Declaration that requires your signature, the Policy of Insurance and the Policy Schedule, shall be read together and any word or expression to which a specific meaning has been attached, in any of them, shall bear such meaning wherever it appears.</p>		
<b>Insuring Options:</b>		
<b>INDEMNITY</b> - Building and Contents cost less depreciation for age and wear and tear. <i>Stock is covered at purchase price.</i>		
<b>REINSTATEMENT</b> - Building and Contents values should represent the cost of replacing or reinstating at the time of replacement or reinstatement. Reinstatement conditions do not apply to Stock		
<b>AVERAGE</b> - If the Sum Insured on any item of property at the time of the loss does not represent its correct value, the claim will be subject to the condition of Average. This condition applies only when a partial loss occurs and causes the claim to be settled in the same proportion as the Sum Insured is to the correct value that should have been insured.		
Please note that the Liability of Lloyd's does not attach until the proposal has been accepted and the premium paid.		
All questions must be answered completely by you.		
Q 1.	Full Name:	
Q 2.	Postal Address:	
Q 3.	Address of Property to be insured:	
Q 4.	Business or Trade:	
Q 5.	Number of years in operation:	
Q 6. (a & b)	Telephone Numbers	(a) <u>Mobile</u> (b) <u>Work</u>
Q 7.	E-Mail:	
Q 8.	Mortgage company & Address (if any)	
Q 9.	Date insurance is required to begin.	
Q 10.	Currency required (US\$ or CI\$)	
<b>NB: ALL TRANSACTIONS SUCH AS PREMIUMS AND CLAIMS SETTLEMENTS WILL BE MADE IN YOUR CURRENCY OF CHOICE.</b>		

DESCRIPTION OF THE PROPERTY TO BE INSURED			
Q 11.	What is the covered area of the Building(s)?		
Q 12.	What is the Age of the Building(s)?		
Q. 13.	Date of any major repairs or alterations.		
Q 14.	Is the Building(s) in a good state of repair?		
Q 15.	Number of Storeys.		
Q 16.	What is the distance from nearest neighbouring property?		
Q 17.	What is the occupation of nearest neighbouring property?		
Q 18.	What is the distance of the property from the sea or canal?		
CONSTRUCTION OF THE BUILDING			
Q 19. (a), (b), (c) & (d)	(a) External Walls		(b) Internal Walls
	(c) Roof		(d) Floors
Q 20.	Is the Building(s) protected with permanent Hurricane Shutters, please describe.		
Q 21.	Is the building protected with any Burglar Alarm or security grilles, please describe.		
OTHER INFORMATION			
Q 22.	Are there any existing insurances on any of the property to be insured?		
Q 23.	Will the building(s) be left unoccupied for more than sixty (60) consecutive days in one year?		
Q 24.	Has the Building sustained any loss, damage or liability during the last five (5) years? If so please describe.		
Q 25.	Has any insurer in respect of the risk for which you or any other person to whom this insurance would apply decline to insure you or refused to renew your insurance?		

SUMS INSURED REQUIRED			
Please indicate insuring Option by placing "√" in relevant box.		Reinstatement	Indemnity
Items	Sum Insured	Other Property (Please Specify)	Sum Insured
Building(s)			
Furniture, Fixtures, Fittings and Office Equipment			
Plant, Machinery and Equipment			
Stock			
Sum Insured (a)		Sum Insured (b)	
<b>Total Sum Insured (a) &amp; (b)</b>			
<b>DECLARATION</b>			
<p>I/We declare that the statements written in answer of the questions in the Proposal are to the best of my/our knowledge and belief, true and complete, and no material fact has been misrepresented, misstated or withheld. I/We agree that this Proposal shall form the basis on the contract between me/us and Lloyd's and will be deemed to be incorporated in the Policy to be issued.</p>			
Signature of Proposer: _____		Date: _____ dd/mm/yy	