

The Insurers' policy provides indemnity in respect of loss or destruction of or damage to the property insured caused by THEFT involving entry or exit from a building by forcible and violent means.

Damage to the premises consequent upon such Theft is also covered if the insured is liable for the repairs.

The policy does not cover:

- (1) The risk of theft without forcible entry or exit.
- (2) Property more specifically insured.
- (3) Loss, destruction or damage
 - (a) Where any member of the insured's household or of his business staff is concerned as principal or accessory
 - (b) Resulting from any act committed by any person lawfully on the premises
 - (c) Cause by fire or explosion
 - (d) Which can be insured against by a Glass Insurance Policy.
 - (e) Resulting from a safe or strong room being opened by a key obtained through its having been left on the premises whilst closed for business purposes.
 - (f) Arising while the Premises are in the occupation of a sub-tenant.
 - (g) Directly or indirectly caused by or contributed to by or arising from volcanic eruption, subterranean fire, earthquake or other convulsion of nature, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, looting, detention, seizure or confiscation, radioactive contamination or nuclear weapons material.
- (4) Unless specially mentioned loss or destruction of or damage to deeds, bonds, bills of exchange, promissory notes, cash, bank notes, cheques, securities, for money, stamps, stamp collections, documents of any kind, books of account, manuscripts, medals, coins, live-stock or motor vehicles and accessories whilst thereon.

NB: The sum insured by each item of this policy will be separately subject to average in accordance with the following clause:

Each and every item specified in the Schedule is separately but similarly subject to Average that is to say if the property insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon then the Insured shall be considered to be his own insurer for the difference and shall bear a rateable share of the loss or damage accordingly

A quotation will be given on receipt of completed Proposal Form.

**PROPOSAL FOR INSURANCE OF CONTENTS OF BUSINESS PREMISES AGAINST THEFT
INVOLVING ENTRY TO EXIT FROM A BUILDING BY FORCIBLE AND VIOLENT MEANS**

NB: Please give a definite reply to each question on the form

Period of Insurance required: From Date: _____ To Date: _____

PLEASE USE BLOCK CAPITALS

1) Full name of Proposer(s): _____ PIN No: _____
Business or Profession: _____ Number of years in Operations: _____
Telephone No. - Office: _____ Mobile Phone: _____ Fax No.: _____
Physical Address: Bldg: _____ Floor: _____ Street: _____
Postal Address: _____ Postal Code: _____ Town: _____
Email Address: _____ Website: _____

2) (a) State all addresses at which property is contained (a) Plot No _____
(b) Description of premises, eg. Shop, Office, Warehouse, Factory (b) _____
(c) Construction of the premises (c) Walls _____ Roof _____
(d) State how long occupied by you (d) _____

3) (a)(i) Do the premises form part of a building otherwise tenanted? (a) (i) _____
(ii) If so, how is the building otherwise tenanted? (ii) _____
(b)(i) Are the premises occupied by you at night? (b) (i) _____
(ii) If not, is there a watchman or other person in the premises? (ii) _____

4) (a) Are full and reliable records of stock and sales kept? (a) _____
(b) If not, how would you be able to prove a claim? (b) _____

5) How are the following secured and protected:
(a) Outer doors on the ground floor and basement (a) _____
(b) Front windows on ground floor and basement (b) _____
(c) Back or side windows on ground floor and basement (c) _____
(d) Trap Doors and Skylights (d) _____

6) Do you wish to insure Cash Notes in locked safe? If so please give the following information regarding safe(s):
(a) Name of maker (b) Number of Safes (a) _____ (b) _____
(c) Dimensions of safe (d) Whether (i) built into wall (c) _____ (d) (i) _____
(ii) secured to floor (ii) _____
(e) whether marked Thief Resisting (e) _____
(f) What is the total value of Cash and Notes kept in the safe(s) when locked? (f) _____

7) Are the keys of the safe(s) removed from the premises when the Premises are closed for business?

- 8) (a)(i) Have thieves ever entered or attempted to enter your premises? _____
(ii) If so, when _____
(b) If entry was made, please state:
(i) how access was gained: _____
(ii) What precautions have been adopted to prevent a recurrence? _____
(c) (i) Have any other premises occupied by you been so entered? _____
(ii) If so, please give full details _____
(d) (i) Have you ever claimed upon any insurer for loss by theft? _____
(ii) If so, please give particulars of each claim _____
- 9) (a) Has a proposal in respect of your burglary risk previously been made to this or any other insurer? _____
(b) If so, please state (i) the name of the insurer _____
(ii) whether the proposal was accepted or declined _____
(c) Has the renewal of your insurance ever been
(i) Declined or _____
(ii) not invited or _____
(iii) Have you ever been required to pay an increased rate or _____
(iv) have special terms been imposed? _____
- 10) State:
(a) the approximate total value of the Stock in Trade, including Goods in Trust or on Commission for which you are responsible:

(b) the amount for which the above property is insured against Fire _____
(c) the name of the Fire insurer _____
- 11) Does the stock include the following and if so, what is the value? Yes or No Value
- | | | |
|---|-----------|-------|
| (a) tobacco, cigars, cigarettes | (a) _____ | _____ |
| (b) wines and spirits | (b) _____ | _____ |
| (c) metals (brass, copper, lead etc) | (c) _____ | _____ |
| (d) radio, television sets, or parts, record players, hi-fi equipment | (d) _____ | _____ |

PARTICULARS OF PROPERTY TO BE INSURED			
1. Stock-in-Trade belonging to Proposer consisting of	Sum insured being Full Value	4. Cash and Notes secured in Locked safe	Sum insured being Full Value
2. Goods in Trust or on Commission for which Proposer is responsible		5. Household Goods and personal effects	
3. Fixtures, fittings and utensils in Trade		Note: The total value of articles insured under item (5) shall be deemed not to exceed one third of the Sum by this item unless the value there is stated and additional premium paid. No one curio, picture or other work of art insured under items (5) shall be deemed of greater value than 5% of the Sum Insured by this item unless such articles is especially insured in a separate form	
		TOTAL	

Please read the following declaration very carefully and read again the questions and answers, especially if not completed in your own hand, before signing the form.

DECLARATION

I/We hereby declare that the above answers are true to the best of my/our knowledge and belief and that I/We have disclosed all particulars affecting the assessment risk. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and The Insurance Company.

Signature of Proposer: _____ Date: _____

Liability does not begin until this proposal has been accepted by the Company and the premium paid, except as provided by any official cover note by the Company