

IMPORTANT

The fire Policy provides indemnity for loss or damage by:

FIRE, LIGHTNING, EXPLOSION OF GAS USED FOR ILLUMINATING OR DOMESTIC PURPOSES

The policy may be extended to cover loss or damage arising from the following perils, on application:

1. Explosion, other than damage to boilers economisers or other vessels, machinery or apparatus in which pressure is used.
2. Perils A to H
 - A Storm or Tempest
 - B Rain
 - C Flood
 - D Overflowing of Gutting
 - E Bursting or overflowing of water apparatus
 - F Aircraft and Aerial Devices
 - G Impact by Road Vehicles
 - H Subterranean Fire
3. Earthquake Fire and Shock
4. Bush Fire
5. Riot and Strike (and Malicious Damage connected therewith)
6. Spontaneous Combustion

Note: The above perils have been summarised and the full wordings may be supplied on request.

QUESTIONS TO BE ANSWERED BY THE PROPOSER
PLEASE USE BLOCK CAPITALS

Full name of Proposer(s): _____ PIN No: _____

Postal Address: _____ Postal Code: _____ Town: _____

Telephone No. - Office: _____ Mobile Phone: _____

Email Address: _____ Website: _____

Business or Profession: _____

Period of Insurance: From _____ To _____

Situation of the Property to be insured Plot No. L.R. _____

1. CONSTRUCTION OF THE BUILDINGS

Of what materials are the buildings constructed

(a) Walls? _____ (b) _____

(b) Roof? _____ (b) _____

What is their height in storeys? _____

2. USE OF THE BUILDINGS

(a) Are the buildings occupied solely for residential purposes? _____

If not, describe the trade or business carried on _____

(b) Please give details of any machinery used in or near the buildings _____

(c) What is the source of power for machinery, lighting or heating? _____

3. HAZARDOUS GOODS

Overleaf is a list of hazardous goods, Are any of these kept within the buildings? _____

If so, indicate which items are kept, by whom and in what quantity _____

4. ADJOINING BUILDINGS

Is each of the buildings to be insured completely detached from other buildings? _____

If not, what is the construction and occupation of other attached buildings? _____

Please illustrate the situation with a rough sketch plan overleaf.

(You may use a separate paper if the space provided in this proposal form is not enough)

5. ADDITIONAL PERILS

Do you wish to insure against any of the Additional Perils shown below? (See details overleaf)

Please tick as appropriate

Explosion Perils A to H Earthquake, Fire and Stock Bushfire Riot & Strike

6. PREVIOUS INSURANCE

Has any Company or insurer, in respect of any of the Contingencies to which the proposal applies:

(a) Declined to insure you? (a) _____

(b) Required special terms to insure you? (b) _____

(c) Cancelled or refused to renew your insurance? (c) _____

(d) Increased your premium on renewal (d) _____

THE PROPERTY TO BE INSURED

IMPORTANT NOTE: The sums Insured will be subject to average. So long as the property is insured for its full value Average will not apply, but otherwise you will be paid only a proportionate share of any one loss.

SCHEDULE			
Item	Description of Property	Sum Insured Kshs.	Premium (For office use only)
1.	(a) Building(s) (b) Compound walls, Gates and Fences		
2.	Stock in trade, the property of the Proposer consisting of _____		
3.	Goods held in trust or on commission for which the Proposer is responsible consisting of _____		
4.	Machinery and Plant		
5.	Electrical machinery and installations		
6.	Trade Fixtures, Fittings, Utensils and Spare Parts		
7.	Office Equipment, Stationery, Metres and Telephone installations, the Property of the Proposer or for which he is responsible.		
8.	Personal Effects limited to Kshs. _____ Per person.		
9.	Rent Receivable for _____ Months		
10.	Removal of Debris		
11.	Others (Specify)		
	TOTAL		

DECLARATION

I/We hereby declare that the above answers and statements are true, and that I/We have withheld no material information regarding this proposal. I/We agree that this declaration and the answers given above, as well as any proposal or declaration or statement made in writing by me/us or anyone acting on my/our behalf shall form the basis of the Contract between me/us and the Company, and I/We further agree to accept indemnity subject to the conditions in and endorsed on the Company's policy.

Date: _____ Signature of Proposer: _____

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

LIST OF HAZARDOUS GOODS
(See Proposal Form, Question 3)

The following list includes the main classes of goods generally regarded as hazardous. The list is not exhaustive and mention should be made in the Proposal Form of any classes of goods which are known to be readily combustible or which tend to promote combustion when in contact with other materials.

Acetylene (Liquid and Dissolved)	Explosives of all kinds	Permanganate of Potash
Acids of all kinds (except acetic, citric and tartaric)	Firewood	Peroxide of Potash (Potassium Peroxide)
Aluminium Carbide dust, powder, resin and paste	Fireworks	Petroleum and its liquid products (See Oils)
Ammonia	Fish Guano and fish manure	Petrol
Ammunition including cartridges and fuses	Fulminating Powder	Phosphorus
Aniline	Gases in Cylinders	Picric Acid
Asphalt	Ghee	Pitch
Bags and Sacks which have contained nitrates or sugar, oily, greasy tready materials	Glycerine	Plastics: Nitro Cellulose
Bamboo Mats	Glasses of all kinds	Potassium Sulphide
Barium Sulphide	Gunpowder	Rags (excluding clean cloth cuttings)
Bichromate of Potash	Gunny Bags (see Bags and Sacks)	Resin
Bi-Sulphide of Carbon	Hay	Rockets
Bitumen	Hemp	Rock Oil
Blacks of all kinds	Herbs, dried, of all kinds	Rope, tarred
Boot Polish	Hessians (other than in fully pressed bales)	Rubber (unmanufactured) if stored with other goods
Bristone (sulphur)	Jute (in fully pressed bales or otherwise)	Rubber solution
Calcium Carbide	Kerosene	Sacks (see Bags and Sacks)
Calcium Cyanide except when packed hermetically sealed drums	Lampblack	Saltpetre
Calcium Sulphide	Lime	Shoddy
Camphene	Lubricants containing mineral oil or other mineral products	Soda, Caustic (Sodium Hydroxide)
Camphor	Matches of all kinds	Solvents (Flash Point below 150F. Close test)
Candles	Metallic Potassium	Spirits, except potable spirits packed in bottles in cases or in jars in cases
Canvas (tarred)	Methyl Chloride	Stearine
Cartridges	Mungo	Straw
Caustic Potash	Naphtha	Sulphides, metallic of all kinds
Celluloid, Xylonite and other similar substances having a base of nitro-cellulose	Naphthaline	Sulphide of Potash
Charcoal	Nitric Acid	Sulphur
Chlorates of all kinds	Nitrates of all kinds	Sulphur Dyes or Colours (excluding those packed in air-tight metal vessels labelled with a certificate by the manufacturers that the Dyes (or Colours) contain at least 10 per cent of inert inorganic salts)
Chloride of Lime	Nitro cellulose plastics	Sulphuric Acid
Christmas crackers	Nitro-Glycerine	Tallow (manufactured and unmanufactured)
Cinematograph or photographic films other than safety or non-inflammable films having a cellulose acetate base	Oils of all kinds (other than medical edible and essential oils packed in bottles in cases, or in tins in cases)	Tar
Coir, yarn, coir matting and coir rope	Oil seed cake (including cotton seed Cake)	Turpentine
Copper sulphide	Oil seed meal	Varnish
Copra, Copra Cake, Copra Meal	Paints	Vegetable fibres of all kinds
Cordite	Paper, asphalted, tarred and oiled	Waste of all kinds
Cotton (in fully pressed bales or otherwise)	Paraffin	Wax of all kinds
Cotton Seed (after ginning)	Perchlorates of all kinds	
Disinfectant liquids and liquid insecticides containing kerosene or similar mineral oil	Percussion caps	

ROUGH SKETCH PLAN OF THE BUILDINGS