

# ST.HILL INSURANCE COMPANY LIMITED

GRENVILLE STREET,  
P. O. BOX 1741, KINGSTOWN.

## HOUSEHOLDER'S INSURANCE PROPOSAL FORM

**BUILDING AND /OR CONTENTS** Usual cover includes the Perils of:

Fire	Earthquake	Flood	Impact by vehicles and animals
Lightning	Damage by aircraft	Burst Pipes	Riots and malicious damage
Explosion	Storm and tempest	Theft	Subsidence and landslip
Volcanic Eruption			

Legal liability to the Public and Accidents to Servants are also covered.

**NOTE:** There are qualifications and restrictions in the coverage and a copy of the WORDING showing the full extent of the cover, together with the conditions, limitations, exclusions and excesses may be seen upon application.

NAME OF PROPOSER: .....  
(in full)

RESIDENTIAL/POSTAL ADDRESS: .....

PHONE: (W) ..... (H) ..... (C) .....

DATE OF BIRTH: ..... IDENTIFICATION NO: .....

OCCUPATION: .....

LOCATION OF PROPERTY TO BE INSURED: .....

INTEREST TO BE INSURED (Building/Contents):

Construction of Property

**Main Building**

**Outbuildings**

External walls .....

Internal walls .....

Roof .....

Floor .....

SUM (\$S) INSURED: HOUSE:..... Walls/Fence:.....

Out Buildings: .....

Sum Insured House, etc.....

CONTENTS: .....

(Contents highest value..... Contents lowest value.....)

\*

TOTAL SUM INSURED: .....

**\*Please note that it is important to ensure that the Sum Insured is adequate as under-insurance is subject to average which reduces the amount recoverable in the event of a claim. This means that if at the time of loss or damage, the Sum Insured is less than the full value of the Property insured, then the amount payable is proportionally reduced.**

Please state the nature of the property to be insured by ticking the appropriate box(s)

- (a) Private Dwelling House to be lived in by you?  
(b) Dwelling House to be rented?  
(c) Rented Apartment  
(d) Used whole or in part for business purposes?

YES NO


(e) Any other use? Please state.....

Please state name & Address of Mortgages, if any:.....

.....

**Please tick the appropriate box(s)**

**YES NO**

(a) Have you ever been refused insurance or had special terms or conditions imposed by an insurer?


(b) Sustained any losses in respect of any of the risks proposed during the last 3 years?

Previous Insurer: .....

**YES NO**

**Are the buildings:-**

(a) In a good state of repair

(b) Within 12ft of any other buildings?

(c) Left unoccupied for more than 40 consecutive days?


(d) Construction of other building(s).....

(e) Seafront Property?.....

Land Topography:

Flat/gently sloping

Hillside

If Hillside, state slope:

Slight

Medium

Steep

ANNUAL PREMIUM: .....

PERIOD OF INSURANCE: ..... 20.....

EXCESS APPLICABLE:

All Claims under this Policy will be subject to an Excess of EC\$1,500.00 or 2% of the total sum insured, whichever shall be the greater in respect of Catastrophe Perils/Natural Disaster; EC\$1,000.00 in respect of Riot, Strike & Flood; EC\$500.00 in respect of Malicious Damage, Impact, Aircraft and Burst Pipes; and EC\$2,500.00 in respect of Subsidence, Land slip and Theft.

**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.**

I/we warrant that the above statements and particulars, which I/we have read over and checked, are true and I/we hereby agree that this declaration shall be held to be promissory and shall form the basis of the contract between me/us and St. Hill Insurance Company Limited and I/we hereby apply for and agree to accept a Policy as designated above subject to the terms, exceptions and conditions prescribed by the Insurers therein.

.....  
(Signature of Proposer)

Dated this ..... day of ..... 20.....

POLICY NO.: ..... INVOICE NO.....

**N.B: Liability does not commence until this Proposal has been accepted by ST.HILL INSURANCE COMPANY LIMITED and the premium paid except as provided for by an Official Covering Note issued by ST.HILL INSURANCE COMPANY LIMITED.**