



**VINSURE**

ST. VINCENT INSURANCES LTD.

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**Home Proposal Form**

**GENERAL DETAILS**

Insured's Name in full (Mr. Mrs. Ms.)..... Date of Birth.....

Insured's Private Address..... Tel. No.....

Insured's Business Address..... Tel. No.....

Trade or Occupation..... Fax. No.....

Address of property where insurance is required ..... Email:.....

**OCCUPANCY**

Are you the owner of the Premises?..... If no, who is the owner of the Premises? .....

**(PLEASE GIVE DEFINITE ANSWERS. TICKS AND DASHES WILL NOT BE ACCEPTED)**

<i>Is the Home:</i>	<i>Yes</i>	<i>No</i>
A Private Dwelling House?		
An Apartment?		
Owner occupied?		
Rented Furnished or Unfurnished?		
Presently Unoccupied?		
Likely to be unoccupied for more than 30 days in one year?		
Occupied by anyone except your family?		

**INSURABLE INTEREST**

**(PLEASE GIVE DEFINITE ANSWERS. TICKS AND DASHES WILL NOT BE ACCEPTED)**

<i>Is the Home:</i>	<i>Yes</i>	<i>No</i>
Or any part of the building or grounds used for any trade or business purpose?		
Regularly left unattended day or night?		
Let as a resort cottage or other tourist accommodation?		
Within 100 feet of the high water level along the sea coast?		
Within 12 feet of any other building?		
Structure been extended/renovated within the last 25 years?		
In good repair and will it be so maintained?		

**How is your home constructed?**

External Walls ..... Roof .....

Height in Storeys ..... Construction of outbuildings if any .....

**How is your home secured?**

State type of catches and locks, if any: ..... State type of burglar alarm, if any: .....

State type of bars (wrought iron, Wooden, etc) ..... Signalling (e.g. bells only, digital communicator) .....

**Have you been insured before for any of the risks proposed?**

If yes, who was your Insurer? ..... Is there an existing Policy in force covering any of the perils to be insured? .....

<i>Have you or any member of your household ever:</i>	<i>Yes</i>	<i>No</i>
Had any insurance refused, been subjected to special terms or been asked to take extra precautions?		
Been convicted of, or been charged with but not tried for, arson or any offence involving dishonesty of any kind such as fraud, robbery, theft, or handling stolen goods?		
Sustained loss or damage by any of the risks or liabilities you now wish to insure?		

**SECTION 1 – BUILDINGS**

**Do you require cover under this section?** \_\_\_\_\_

What is the total floor of your home in sq. ft. \_\_\_\_\_ How much do you wish to insure in respect of Buildings?  
.....

*In arriving at a sum insured you should make sure that the amount represents the full reinstatement/replacement cost of the Building.*

<b>THE BUILDINGS</b>	<b>SUM INSURED</b>	<i>Is this policy assigned to a lending institution? If yes,</i>
<b>Main Building</b>	\$ _____	Please give name, address and type of interest below.
<b>Outbuildings</b>	\$ _____	.....
<b>Walls, Fences</b>	\$ _____	.....
<b>Total Sum Insured</b>	\$ _____	.....

**SECTION 2 – CONTENTS**

Do you require cover under this Section? \_\_\_\_\_

**How much do you wish to insure in respect of Contents:** .....  
*The amount should represent the full replacement cost of all contents except clothing and linen for which an allowance should be made for depreciation, wear and tear.*

<b>THE CONTENTS</b>	<b>SUM INSURED</b>
Contents	\$ _____

Please provide a list of contents and their values including jewellery, furs and personal effects.  
.....  
.....

**SECTION 4 – ALL RISK FOR JEWELLERY AND PERSONAL EFFECTS**

**Do you require cover under this Section?** \_\_\_\_\_

<b>Jewellery</b>	<b>Personal Effects</b>
Do you require cover under this Item?	Do you require cover under this Item?
.....	.....

*If yes, please state the Total Sum Insured and attach a Valuation Certificate or Sales Receipt for the individual items.*

**DISCLOSURE**

All-important facts that may affect the acceptance or assessment of the coverage requested by this proposal must be disclosed. If you are in doubt about what is important, tell your broker or us. Failure to disclose these facts may invalidate the Policy.

**DECLARATION AND SIGNATURE**

I DO HEREBY DECLARE, to the best of my knowledge and belief that the above answers and statements are true and that I have withheld no material information regarding the Proposal.  
I ALSO DECLARE that the Total Sums Insured represent not less than the full value of the property as mentioned.  
I AGREE that this Proposal and Declaration and the answers given above, as well as any further proposal or declaration or statement made in writing by me or anyone acting on my behalf shall form the basis of the contract between ST. VINCENT INSURANCES LIMITED and me.

.....  
Signature of Proposer \_\_\_\_\_ Date \_\_\_\_\_