

# Homeplus Insurance Policy



## **PROPOSAL FOR HOMEPLUS INSURANCE POLICY**

Name of Proposer:	
Address of Proposer:	
Telephone #	Occupation or Profession:
Nationality:	Email:
Date of birth	
Location of Property: House #	Street Name Town/City
Digital Address:	Region:
Construction: Wall of	Roofed with
	ss or damage by fire or any other Peril? If so,
•	on the Property?
b. Has any previous request fo	or insurance been declined?
3. Name and address of Mortga	gee, if any

## **SECTION 1: FIRE AND ALLIED PERILS**

Allied Perils covered comprise of: Fire, Impact, Aircraft and/or Articles dropped therefrom, Explosion, Windstorm, Hurricane, Cyclone & Tornado, Bursting or overflowing of water pipes, apparatus and the like, Flood, Earthquake, Riots & Strike, Civil Commotion and Malicious Damage.

#### PROPERTY

#### SUM INSURED

- i. Building(s)
- ii Contents / Household Goods & Personal Effects

## **SECTION 2: BURGLARY**

Subject to forcible and violent entry into or out of the premises

1. Is the above residence  $\Box$  Detached  $\Box$  Semi-Detached  $\Box$  Flats/Apartment  $\Box$  Others

If you ticked Others, please specify.....

2. Are you the sole occupier?  $\Box$  Yes  $\Box$  No

3. What is the nature of the Locks?							
4. Is the premises occupied during the daytime?	□ Yes	$\Box$ No					
Will the premises be at any time unoccupied? $\Box$ Yes $\Box$ No							
If Yes, for how long annually?							
6. Have you ever suffered loss or damage by Burglary, Housebreaking or Theft?  Ves  No							
If yes, give details mentioning what precaution have been taken to avoid recurrence.							
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## **SECTION 3: MONEY**

#### **Please Note**

Subject to a maximum limit of GH¢20,000.00 (Twenty Thousand Ghana Cedis)

Is the money stored in a safe? □ Yes □ No
(a) If Yes, give the details below:

i. The type of safe used ......
ii. Maker's Name ......
iii. Dimensions of the Safe ........
iv. Who keeps the safe keys ......
(b) If no, how is the money saved? Briefly describe:

Note: Limit for money out of safe : GH¢5,000.00 (Five Thousand Ghana Cedis)

## **SECTION 4: RENT**

The cost of alternate rent in the event of a loss by an Insured Peril for up to Six (6) Months. Total rent payable shall not exceed GH¢30,000.00 (Thirty Thousand Ghana Cedis)

## SECTION 5: THIRD PARTY LEGAL LIABILITY

Covers legal liability to third parties plus legal cost and expenses

Maximum Limit of Liability: GH¢40,000.00 (Forty Thousand Ghana Cedis)

## **SECTION 6: FAMILY PERSONAL ACCIDENT**

This section is limited to five (5) persons consisting of insured and spouse plus three (3) other members of the insured's household. The maximum limit of liability per event is  $GH \notin 30,000.00$  (Thirty Thousand Ghana Cedis). This MUST be reinstated at an additional premium at all times.

#### Name of Insured:

	Name	Relation to insured
Name of 1st Member		
Name of 2nd Member		
Name of 3rd Member		
Name of 4th Member		

Maximum limit of liability: Death/Permanent Disability GH¢30,000.00 (Thirty Thousand Ghana Cedis).

Temporary Disability GH¢1,200.00 (One Thousand Two Hundred Ghana Cedis) a month for a period NOT exceeding 12 months

### **SECTION 7: GROUP LIFE (INCLUDING CRITICAL ILLNESS)**

A combined cover that builds the right solutions to help alleviate financial worries at a time when it may be needed most.

Maximum limit of liability: Group Life-GH¢30,000.00 (Thirty Thousand Ghana Cedis).

Critical Illness—GH¢50,000.00 (Fifty Thousand Ghana Cedis).

#### BENEFICIARIES

Name of Beneficiary	Relationship with beneficiary	DOB of beneficiary	Contact No.	E-mail

#### DECLARATION

I hereby declare and warrant that the above questions are fully answered that I have not withheld or concealed any circumstance es affecting the proposed insurance.

I hereby agree that this declaration shall be deemed to be of a promissory nature and effect and the basis of the contract between me and the SIC Insurance Company, and I am willing to accept a policy subject to the terms and conditions prescribed by the company therein and to pay the premium thereon.

Date:dd/mm/yy				Signature of				
Name of Agent if any					Agency #			
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The liability of the company does not commence until acceptance of this proposal has been intimated by the company or official cover note issued after premium has been paid.

#### SIC INSURANCE PLC

HEAD OFFICE: NYEMITEI HOUSE 28/29 Ring Road East. Tel (030) 2-280600-9 Fax (030) 2-780615 e-mail:sicinfo@sic-gh.com website: www.sic-gh.com

Ring Road West Office 0302-228922

*Tema Area Office* 0302-228922 Kumasi Area Office 0302-228922 Takoradi Area Office 0302-228922