



SIC INSURANCE COMPANY LIMITED

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PROPOSAL FORM INSURANCE AGAINST BURGLARY (BUSINESS PREMISES)

IMPORTANT: ALL QUESTIONS AND SUB-SECTIONS MUST BE FULLY ANSWERED

1. State (a) Whether premises are warehouse, shop, factory, office or store (a).....
(b) Whether you are sole occupier (b).....
(c) Are they separated from adjoining premises (or from other
Tenancies in the same premise) by solidly built walls without opening (c).....
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2. (a) Is there a dwelling occupied by you or an employee communicating
With the premises? (a).....
(b) Will the dwelling at anytime be left without a responsible person
In charge and for what periods? (b).....
(c) If not will any night watchman be employed or other special means
Of protection taken? ©.....
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3. How are the following secured and protected? (a).....
(a) All external doors on the ground floor and basement (mention
the nature of locks and state if there are glass panels in front door
or a fanlight above it) (b).....
(b) All windows on the ground floor and basement (c).....
(c) All skylights trap doors and windows in roof (d).....
(d) All doors and cellar flaps leading from ground floor to cellars (e).....
(e) Are all locks and fastenings in a good state of repair? (f).....
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4. (a) Do you carry on business elsewhere? (a).....
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5. (a) Do you carry on business elsewhere? (a).....
(b) If so at what other address or addresses? (b).....
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6. (a) Are stocks and sales books kept? (a).....
(b) How frequently are they written up? (b).....
(c) Where are they deposited when the premises are closed (c).....
(d) How often do you take stock and (d).....
(e) What was the date of last stocktaking and (e).....
(f) The value of stock at such date (f).....
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1. What is
- (a) The appropriate gross value of your stock (a).....
- (b) The amount of which it is insured against fire and (b).....
- (c) The name of the company or underwriter with which insured (c).....

2. (a) Are you at present insured or have you ever proposed for insurance in
In respect of any burglary risk? (a).....
- (b) With what company? (b).....
- (c) Has any such proposal or renewal ever been:
- (i) Declined (i).....
- (ii) Withdrawn (ii).....
- (iii) Subjected to increased rate or special conditions? (iii).....

9. (a) Have the premises ever been entered by thieves? (a).....
- If so state how access was gained and what precautions have been
Adopted to prevent recurrence (b).....

10. Have you ever claimed from any company or underwriter in respect
Of loss or damage by
- (a) Theft or (a).....
- (b) Fire? (b).....
- (c) If so against what company? (c).....

11. (a) Do the amounts proposed for insurance represent the full value of the
Property at risk and (a).....
- (b) Do you undertake to advise the company of any increase in the value? (b).....

SCHEDULE-PARTICULARS OF PROPERTY TO BE INSURED

DESCRIPTION	SUM INSURED TOTAL VALUE GHc
(1) Stock-IN-Trade pertaining to the trade or business above mentioned
(2) Goods-in-Trust or on commission for which the propose is responsible
(3) Trade fixtures fittings machinery furniture and utensils
(4) Property specifically declared and not included in (1) , (2) and (3) above
(5) Maximum value any one article
TOTAL SUM INSURED	GHC

NOTE Unless specially declared the insurance does not cover;

P.T.O.

Loss or damage to deeds bonds bills of exchange promissory notes money or securities for money dividend warrants postal orders cheques postage or bill or other stamp share stock certificates or other securities documents of title to property contracts or other documents business books plans patterns designs moulds

Models precious stones platinum gold or silver articles bullion coins medals collections cup trophies curiosities sculptures manuscripts or rare books or works of art.

Insurance to date from.....to.....

I/We submit this proposal to the State Insurance Company of Ghana Limited and I/We hereby declare that the above answers are true that I/We have withheld no information whatever that might tend in any way to increase the company's risk or to influence the decision of the directors regarding this proposal and that I/We have not proposed for insurance in excess of the actual value of the property described and I/We undertake to exercise all ordinary and reasonable precautions for the safety of the said property. I/We agree that this declaration and the answers above given and not any extraneous knowledge or information possessed by the company shall be the basis of the contract between me/us and the company and shall be deemed to be of promissory nature and effect and I/We agree to accept a policy subject to the conditions prescribed by the

Company and endorsed on its policy and I/We further agree to give notice of any alteration of the risk therein submitted and subject to any such notice the payment of each renewal premium shall be considered to have reaffirmed the answers to the questions in this proposal

Signature of proposer..... .Date.....

Agent's recommendation, I have known the proposer.....year(s)and recommend acceptance of the proposal

Liability does not commence until the proposal has been accepted by the company and premium paid.