

PERSONAL PACKAGE PROPOSAL

Agent and Code Number _____ Policy Number _____

PLEASE GIVE A DEFINITE ANSWER TO EACH QUESTION. Please place an X in the appropriate box.

NAME OF PROPOSER (IN FULL) _____

(Mr/Mrs/Miss/etc) _____

POSTAL ADDRESS _____ TEL NO. BUS _____ HOME _____ CELL _____

RESIDENTIAL ADDRESS _____ STAND NO. _____

E-MAIL ADDRESS _____

BUSINESS PROFESSION OR OCCUPATION (full description) _____

PERIOD OF INSURANCE REQUIRED From _____ am/pm _____ 20 _____ to midnight _____ 20 _____

YES NO

1. Have you ever been refused insurance or had any special terms or conditions imposed by any Insurer? If so give details. [] []

2. Have you ever suffered loss that would have been covered under the Insurance being proposed? If so give details stating name of Insurer. [] []

HOUSEOWNERS AND HOUSEHOLDERS INSURANCE

3. Name of previous Insurer _____

4. Is the building detached from all other buildings? If not give construction and occupation of adjoining buildings. [] []

5. State whether Private Dwelling House or Flat _____

6. Are you and your family the sole occupants? If not give details. (Any change in occupancy must be advised to the Company immediately) [] []

7. State construction of walls and roof _____

8. Will the premises be left unoccupied for more than 21 consecutive days in any one year? If so give details. [] []

9. Are you going to leave the premises unoccupied during the next three (3) months? If answer is yes give dates of unoccupancy. [] []

10. Is the property mortgaged? If so give name of mortgagee [] []

PERSONAL ACCIDENT INSURANCE

11. (a) Give particulars of all injuries or illness sustained during the last three years by any person to be insured for Personal Accident. _____

(b) Is any person to be insured now suffering from ill health or physical defect or infirmity of any description? If so give full details. _____

MOTOR INSURANCE

12. Will the vehicle(s) be used (a) For Social Domestic and Pleasure purposes only? Including by you for driving to and from your permanent place of business without making business calls on the way [] []

(b) For Business or Professional purposes: _____

(i) By you or your spouse or by your employees or any other persons? [] []

(ii) On your employers business? [] []

If answer to 1(c) (ii) is "yes" state employer's name _____

13. If the vehicle(s) will be used for any other purpose give details _____

14. Name of previous Motor Insurers and type of cover
Attach last renewal notice if we are to allow No Claim discount.
15. (i) Have you or has any other person who to your knowledge will drive the above vehicle(s) during the past 5 years been subject to a driving disqualification or been charged with or convicted or paid an admission of guilt fine during that period for any offence in connection with any motor car or other motor vehicle or is any prosecution pending?
- (ii) Do you or any other person who to your knowledge will drive suffer from defective eyesight hearing or from any other physical infirmity or other affliction which could affect the ability to drive?
16. Has the vehicle(s) been specially adapted or structurally modified to increase performance? If yes give details.
17. Is the vehicle(s) registered in your name?
18. Are you the owner of the vehicle(s)?
- If NO state owner and/or name of Hire Purchase Company

I declare that the answers in this proposal are full and true and that I have withheld no information whatever that might tend in any way to increase the Company's risk or to influence their decision regarding this proposal and I undertake to exercise all ordinary and reasonable precautions for the safety of the property proposed for insurance. I agree that this Proposal and Declaration shall be the basis of the Contract between me and the Company and I agree to accept a Policy subject to the usual conditions endorsed thereon and to pay the premium when called upon to do so.

Date Signature of Proposer

HOUSEOWNERS HOUSEHOLDERS AND ALL RISKS

Please enter the full replacement value of your house and/or contents in the appropriate space. See overleaf for basis of claims settlement

SECTION 1 - HOUSEOWNERS

	Sum To Be Insured	\$
Item 1: The building of the private residence and all private garages domestic outbuildings walls gates fences (other than hedges) swimming pools satellite dishes tennis courts sauna baths paved driveways and pathways on the same premises and used solely in connection therewith including landlord's fixtures and fittings therein and thereon.		
Item 2: Filtration plants borehole pumps gate motors and electrical equipment appertaining thereto		
Total		

SECTION 2 - HOUSEHOLDERS

	Sum To Be Insured	\$
Item 1: Household goods and personal effects the property of the Proposer or any member of the Proposer's immediate family normally resident with the Proposer or for which they are legally responsible and fixtures and fittings belonging to the Proposer or for which the Proposer is legally responsible (not being landlord's fixtures and fittings) in the buildings of the private residence on the premises (including private garages and outbuildings used solely in connection therewith)		
Item 2: Personal effects not otherwise insured belonging to paying guests borders lodgers or visitors whilst in the private residence only		
Item 3:		
Total		

SECTION 3- ALL RISKS

	Sum To Be Insured	\$
Item 1: Clothing and personal effects normally worn by or carried on the person including travelling bags but excluding the first 20% of each and every claim money and any item which can be more specifically insured below		
Item 2: Miscellaneous jewellery and watches limit any single item 20% of sum insured		

Item 3:	Sports equipment (excluding squash racquets)
	Sports equipment shall not include any craft or its equipment and accessories which is designed to travel in on or through water or air	
Item 4:	Photographic equipment portable radios record players tape recorders binoculars and calculators excluding any single item deemed to be of greater value than 20% of sum insured
Item 5: pairs of contact lenses
Item 6: pairs of spectacles/sunglasses
Item 7:	Cellphone: Make Model
	Additional items as per attached list
		Total

SECTION 1 – HOUSEOWNERS

- Fire Lightning Thunderbolt Explosion Earthquake Storm Tempest Flood Bursting or Overflowing of Water Tanks or Apparatus
- Non-Political Riot Malicious Damage Impact by aircraft vehicles or trees or collapse of television or radio aerials
- Loss or damage by thieves
- Accidental Breakage of Glass in Windows or Doors Washbasins Sinks Baths Lavatory Pans and Cisterns
- Loss of Rent due to premises becoming uninhabitable due to any of the above perils up to 15% of sum insured
- Legal Liability up to 5% of Total Sum Insured plus legal costs
- Architect's Quantity Surveyors' and Engineers' Fees necessary in reinstatement and Municipal Charges for scrutiny of plans
- Fire Brigade Charges

REINSTATEMENT BASIS OF SETTLEMENT WITHOUT DEDUCTION FOR DEPRECIATION

SECTION 2 – HOUSEHOLDERS

- Fire Lightning Thunderbolt Explosion Earthquake Storm Tempest Flood Bursting or Overflowing of Water Tanks or Apparatus
- Non-Political Riot Malicious Damage Impact by aircraft vehicles or trees or collapse of television or radio aerials
- Burglary Housebreaking or Theft subject to:- The exclusion of theft from open areas or from any outbuilding unless accompanied by forcible and violent entry or exit
A limit of 2% of Total Sum Insured on garden and verandah furniture in the open and any property on clothes lines
- Accidental Damage to Television Sets and Video Recorders other than by mechanical or electrical breakdown or derangement
- Theft of Cash up to 1% of Total Sum Insured from the Private Residence if accompanied by forcible and violent entry.
- Breakage of Mirrors and Plate Glass tops
- Deterioration of foodstuffs in deepfreezes up to 2% of Total Sum Insured
- Loss of Keys
- Death benefit of 10% of Sum Insured if insured or spouse killed by fire or thieves in your home
- Legal Liability up to 5% of Sum Insured plus legal costs

SECTION 3 – ALL RISKS

- Covers loss or damage by accident or misfortune to the property of the Insured or any member of the Insured's immediate family normally resident with the Insured described in the schedule happening within Zimbabwe or while the Insured or the Insured's spouse is temporarily elsewhere during the period of insurance.