



KEY INSURANCE COMPANY LIMITED
6c Half Way Tree Road, Kingston 5,
Jamaica, West Indies
Tel -929-7940-3 / Fax - 929-7944

PROPOSAL FORM FOR RESIDENCE POLICY

Name of Broker or Agent _____

THE PROPOSER

Name of Proposer: _____

Alias: _____

Date and Place of Birth: _____

Tax Registration Number: _____

Nationality: _____

Mailing Address: _____

Employers Address: _____

Occupation/Trade/ Profession Please note that Businessman is not an appropriate answer, actual Business / Trade / Profession must be stated. _____

Address of Dwelling at which the insurance is required _____

Telephone _____ Email Address _____

Questions to be answered by the Proposer. All questions must be answered fully. A dash or tick is Not sufficient.

THE BUILDINGS and their occupancy

1. Please state the nature of your residence (strike out the descriptions which do not apply).
 - (a) Private Dwelling House
 - (b) Self-contained flat with separate entrance exclusively under your control.
 - (c) Rooms not self-contained.
2. Of what materials is the dwelling constructed?
Walls _____ Roof _____
3. What is the height in storeys?
4. Am there any outbuildings and, if so how are they constructed?
Walls _____ Roof _____
5. What is the height of the Buildings above sea level? _____ Age of Buildings _____
6. If any of the buildings to be insured are within 100 feet of any other building, state the distance, type of construction and use of such building _____
7. Are the buildings in a good state of repair and will They be so maintained? _____
8. Is the dwelling occupied solely by you and your family and servants? If not, state number of other tenants lodgers, boarders or paying guests. _____
9. (a) For how many days (whether consecutive or not) is the dwelling likely to be left without an inhabitant during one year. _____
(b) State as a number of days, the longest continuous period in any one year during which the dwelling is likely To be left without an inhabitant for one year. _____
Note: Attention is drawn to a proviso in the Policy that cover against Theft will be suspended for any period or periods in excess of 60 days during which the dwelling be left without an inhabitant therein unless specially agreed to by the Company.
10. Is there any profession, business or trade carried on in the dwelling or in any portion of the premises of which the dwelling forms a part? If so, give particulars _____

PREVIOUS INSURANCE AND LOSSES

11. Have you any other policies in force covering any of the Perils to be Insured against? If so, please give particulars. _____

12. If this proposal is in lieu of any insurance with this Company please give particulars _____

13. Has any Company or Insurer, in respect of any of the perils to which the proposal applies:-
 (a) Declined to Insure you? _____
 (b) Required special terms to Insure you? _____
 (c) Cancelled or refused to renew your insurance? _____
 (d) Increased your premium on renewal? _____ If so, give full particulars _____

14. Is there a mortgage interest in the Property to be insured: if so, by whom?

15. Have the Buildings and/or Contents suffered damage by hurricane, earthquake or flood during the past five years? If so, give particulars _____
16. Have you ever sustained loss from any of the perils (other than those referred to in question 14 above) to which the insurance is to apply? If so, please give particulars. _____

THE PROPERTY TO BE INSURED

Note: The SUM TO BE INSURED must represent the FULL VALUE of the Property the proposer being required to sign a DECLARATION to that effect.

The buildings of the of the private dwelling house or private flat and all domestic offices, stables, garages and outbuildings, used solely in connection therewith and on the same premises and shall include landlords fixtures and fittings therein and the walls gates and fences around and pertaining thereto.

Address _____

Construction.

All these buildings are built of brick stone or concrete and roofed with concrete, slate, tile, metal, asbestos or a composition of asbestos and other incombustible mineral ingredients except as stated in question 2 and 4.

Item 1 (a) The buildings (except any part thereof specially insured hereunder as separate	Sum Insured _____	Item 5 Architects and Quantity Surveyors fees (up to 10% of the Total Sum Insured by items 1-4 Inclusive)	_____
Item 1 (b)	_____	Item 6 Cost of Removal of Debris (up to 10% of the Total Sum Insured by items 1-4 Inclusive)	_____
Item 1 (c)	_____		
Item 2 Paved concreted and as-Phaltd areas used solely in connection with items 1(a) 1(b) and 1(c)	_____	Total Sum Insured on Buildings	_____
Item 3 Swimming pool	_____		
Item 4 Retaining wall(s) Sub Total	_____ _____	Note: Any property to be insured under Contents should be excluded.	

CONTENTS

Furniture, Household Goods and Personal Effects (except as aforementioned) the property of the Proposer or any members of the Proposer's family normally residing with the Proposer and Fixtures and Fittings which are the Proposer's own or for which the Proposer is legally responsible.

Note 1. No one article (including Radio and Television Sets, Video and Audio Equipment, Pianos and Organs but, excluding furniture, furnishings and household appliances) be deemed of greater value than five percent of the Total Sum insured on the said Contents will be deemed of greater value than five percent of the total Sum Insured on the said contents unless such, article is especially declared as a separate Item.

Specify here any such articles _____
 Of greater value than Five Percent (5%) _____
 Of the Total Sum to be insured on the _____
 Contents _____

Total Sum Insured on Contents _____

Note 2. The Amount of Insurance on Platinum, Gold and Silver Articles, Jewellery and Furs is limited to one third of the Total Sum Insured on contents unless the value thereof is stated and additional premium paid. If the said value exceeds the proportion mentioned, please state the total value of such property.

Note 3. The Insurance on Contents does not cover any part of the structure or ceilings of the building, wallpapers and the like, external television and radio antennae, aerials, aerial fittings masts and towers nor any property to be insured under Buildings, nor does it cover more specifically insured under another policy or, unless specifically mentioned. Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Travellers Cheques. Securities for Money, Strips, Documents of any kind, Cash, Currency Notes, Manuscripts, Medals, Coins, Motor Cycles, Motor Vehicles and Accessories or Livestock.

ALL RISKS

Sum Insured
Full Value

1.	Clothing and Personal Effects — no one Item of greater value than J\$5,000.00	_____
2.	Unspecified items of jewellery, costume jewellery, watches furs binoculars, cameras, guns, golf clubs, articles of precious metal – no one item of greater value than J\$5,000.00	_____
3.	Specified items of greater value than J\$5000.00 _____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	ALL RISKS TOTAL SUM INSURED	_____

In which countries do you wish the insurance to operate? _____

If you require an increased limit of liability under additional benefit 19, state the Limit required _____

Period of Insurance required: From _____ to _____ both dates inclusive.

DECLARATION I do hereby declare that the above answers are true, and that I have withheld no material information regarding this Proposal I agree that this Declaration, and the answers given above, as well at any further Proposal or Declaration or Statement made in writing by me or anyone acting or, my behalf shall form the basis of the contract between me and the Key Insurance Company Ltd.

And I further agree to accept indemnity subject to the conditions in and endorsed on the Company's Policy. I ALSO DECLARE THAT THE TOTAL SUMS INSURED REPRESENT NOT LESS THAN THE FULL VALUE OF THE PROPERTY as above mentioned.

Date _____ Signature _____

NO INSURANCE IS IN FORCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED BY THE COMPANY, AND THE PREMIUM OR A DEPOSIT PAID EXCEPT AS PROVIDED BY AN OFFICAL COVER NOTE ISSUED BY THE COMPANY.