

BAHAMAS FIRST GENERAL INSURANCE COMPANY LIMITED

BURGLARY INSURANCE PROPOSAL

AGENCY: _____

UNDERWRITER: _____

PLEASE GIVE A DEFINITE REPLY TO EACH QUESTION ON THE FORM

No Insurance is in force until the proposal has been accepted by Bahamas First General Insurance Company Ltd.

| | |
|---|-----------------------|
| 1. Name: _____ | |
| Postal Address: _____ | E-mail Address: _____ |
| Telephone Nos. Work _____ | Home _____ Cell _____ |
| Trade of Business: _____ | |
| Period of Insurance: From: _____ To: _____ | |

| | |
|---|---------------|
| 2. (a) State all addresses at which property is contained | (a) |
| (b) Description of premises, e.g. Shop, Office, Warehouse, Factory, etc. | (b) |
| (c) State how long occupied by you | (c) |
| 3. (a) (i) Do the premises form part of a building otherwise tenanted? | (a) (i) |
| (ii) If so, how is the building otherwise tenanted? | (ii) |
| (b) (i) Are the premises occupied by you at night? | (b) (i) |
| (ii) If not, is there a Watchman or other person on the premises? | (ii) |
| 4. (a) Are full and reliable records of stock and sales kept? | (a) |
| (b) If not, how would you be able to prove a claim? | (b) |
| 5. How are the following secured and protected:- | |
| (a) Outer doors | (a) |
| (b) Front windows | (b) |
| (c) Other windows | (c) |
| (d) Any other external openings | (d) |
| 6. Will articles of value be stored in locked safe? If so, please give the following information regarding your safe(s):- | |
| (a) Name of Maker | (a) |
| (b) Number of Safe | (b) |
| (c) Dimensions of Safe | (c) |
| (d) Whether (i) built into wall, or | (d) (i) |
| (ii) secured to floor | (ii) |
| (e) Whether marked Thief Resisting | (e) |
| (f) The minimum value & nature of items placed in the safe | (f) |

| <p>7. Are the keys of the safe(s) removed from the premises when the premises are closed for business?</p> | <p>.....</p> | | | | | | | | | | | | | | | | | | | | | |
|--|--|-------|-----------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|
| <p>8. (a) (i) Have thieves ever entered or attempted to enter your premises? (ii) If so, when? (b) If entry was made, please state:- (i) How access was gained? (ii) What precautions have been adopted to prevent a recurrence? (c) (i) Have any other premises occupied by you been so entered? (ii) If so, please give full details (d) (i) Have you ever claimed upon any Insurer for loss by theft? (ii) If so, please give particulars of each claim</p> | <p>(a) (i) (ii) (b) (i) (ii) (c) (i) (ii) (d) (i) (ii)</p> | | | | | | | | | | | | | | | | | | | | | |
| <p>9. (a) Has a proposal in respect of your burglary risk previously been made to this or any other Insurer? (b) If so, please state (i) the name of the Insurer (ii) whether the proposal was accepted or declined (c) Has the renewal of your insurance ever been (i) declined or (ii) not invited or (d) (i) Have you ever been required to pay an increased rate or (ii) have special terms been imposed?</p> | <p>(a) (b) (i) (ii) (c) (i) (ii) (d) (i) (ii)</p> | | | | | | | | | | | | | | | | | | | | | |
| <p>10. State:- (a) the approximate total value of the Stock in Trade, including Goods in Trust or on Commission for which you are responsible (b) the amount for which the above property is insured against Fire (c) the name of the Fire Insurer</p> | <p>(a) (b) (ii) (c) (ii)</p> | | | | | | | | | | | | | | | | | | | | | |
| <p>11. Does the stock include the following and, if so, what is the value? (a) tobacco, cigars, cigarettes (b) wines and spirits (c) metals (brass, copper, lead etc.) (d) gold, silver or jewellery (e) furs or silks (f) radio, television sets or parts, cd players, stereo equipment, cameras or binoculars</p> | <table border="0"> <thead> <tr> <th></th> <th style="text-align: center;">Yes or No</th> <th style="text-align: center;">Value</th> </tr> </thead> <tbody> <tr> <td>(a)</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>(b)</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>(c)</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>(d)</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>(e)</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>(f)</td> <td>.....</td> <td>.....</td> </tr> </tbody> </table> | | Yes or No | Value | (a) | | | (b) | | | (c) | | | (d) | | | (e) | | | (f) | | |
| | Yes or No | Value | | | | | | | | | | | | | | | | | | | | |
| (a) | | | | | | | | | | | | | | | | | | | | | | |
| (b) | | | | | | | | | | | | | | | | | | | | | | |
| (c) | | | | | | | | | | | | | | | | | | | | | | |
| (d) | | | | | | | | | | | | | | | | | | | | | | |
| (e) | | | | | | | | | | | | | | | | | | | | | | |
| (f) | | | | | | | | | | | | | | | | | | | | | | |

| PARTICULARS OF PROPERTY TO BE INSURED | | |
|---|------------------------------|--|
| | Sum Insured being Full Value | First Loss Sum Insured If you wish to insure the property on a first loss basis please indicate amounts in respect of each item |
| (1) Stock in Trade belonging to Proposer consisting of:- | | |
| (2) Goods in Trust or on Commission for which Proposer is responsible consisting of:- | | |
| (3) Fixtures, Fitting and Utensils in Trade | | |
| (4) Computer equipment not insured under # 3 above | | |
| Total | Total | |

Please read the following declaration very carefully and read again the questions and answers, especially if not completed in your own hand before signing the form.

I/We declare that the above answers are true to the best of my/our knowledge and belief and that I/we have disclosed all particulars affecting the assessment of the risk. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Insurers.

Date _____ Signature of _____
Proposer

The Insurer's policy provides indemnity in respect of loss or destruction of or damage to the property insured caused by THEFT involving entry to or exit from a building by forcible and violent means.

Damage to the premises consequent upon such Theft is also covered if the Insured is liable for the repairs.

The policy does not cover

1. the risk of theft without forcible entry or exit
2. property more specifically insured
3. loss destruction or damage
 - (a) where any member of the Insured's household or of his business staff is concerned as principal or accessory
 - (b) resulting from any act committed by any person lawfully on the premises
 - (c) caused by fire or explosion
 - (d) which can be insured against by a Glass Insurance Policy
 - (e) resulting from a safe or strongroom being opened by a key obtained through its having been left on the premises whilst closed for business purposes.
 - (f) arising while the Premises are in the occupation of a sub-tenant
 - (g) directly or indirectly caused by or contributed to by or arising from volcanic eruption subterranean fire earthquake or other convulsion of nature war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power riot or civil commotion looting detention seizure or confiscation radioactive contamination or nuclear weapons material
4. unless specially mentioned loss or destruction of or damage to deeds bonds bills of exchange promissory notes cash bank notes cheques securities for money stamps stamp collections documents of any kind books of account manuscripts, medals, coins, live-stock, or motor vehicles and accessories whilst thereon

N.B.: The sum insured by each item of this policy will be separately subject to Average in accordance with the following clause:

Each and every item specified in the Schedule is separately but similarly subject to Average that is to say if the property insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured hereon then the Insured shall be considered to be his own insurer for the difference and shall bear a rateable share of the loss or damage accordingly.

A Quotation will be given on receipt of completed Proposal Form