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PROPOSAL FOR BUSINESS PREMISES COMPREHENSIVE INSURANCE

(PLEASE ANSWER IN BLOCK LETTERS)

Name of Proposer:

Address of Proposer:

Profession or Occupation: Tel.:

1. Location of Business Premises to be insured:

2. Are the premises occupied solely for business purposes?

3. What is the nature of business carried out in the premises?

4. Are the buildings constructed of brick stone or cement block/concrete, with slate, tile, concrete, asbestos or metal roof?

5. To what extent will the premises be left unoccupied?

6. Have you sustained any loss or damage by any of the risks to be insured (see overleaf)?

7. Is there any other insurance on the Building(s)?
Has any previous request for insurance been declined?
Has any previous policy been cancelled: (Please, name Company)

8. Name and Address of Mortgagee, If any

PROPERTY INSURED

SUM INSURED

(A) On Building(s) of the insured's Business Premises constructed of brick, stone or cement blocks/concrete with slate, tile, concrete, asbestos or metal roof including Boundary Walls, Gates, Fences of brick stone, cement block/concrete or metal Construction situate on the same premises as aforementioned.

GH¢ _____

(B) Contents: (i) Stock-in-Trade and Merchandise
(Subject to Stock Declaration and Valuation)
(ii) Office Equipment and Furniture

GH¢ _____

GH¢ _____

(C) On Public Liability
(Limit of GH¢200.00 per accident)

GH¢200.00

TOTAL SUM INSURED GH¢ _____

DECLARATION BY PROPOSER

I/We hereby declare that the above particulars and statements are true, correct and complete and contain all information known to me/us affecting the risk to be insured, and that this and any other written statement made by me/us or on my/our behalf for the purpose of the proposed insurance shall be held to be promissory and of continuing effect, and shall form the basis of and be deemed to be incorporated in the contract between Glico General Insurance Company Limited and me/us. I/We further agree to accept the insurance on the terms and conditions set forth in the company policy.

Proposer's Signature:.....

Date

Agent's Signature:

Agency

No.:.....

PROPOSAL FOR BUSINESS PREMISES

COMPREHENSIVE INSURANCE

COVER GRANTED

Loss or damage caused by any of the under mentioned perils to the Buildings specified in the schedule.

1. Fire, Lighting, Thunderbolt, Explosion.
2. Storm, Tempest, Hurricane, Tornado or Flood Excluding
 - a. Destruction or damage caused by Subsidence or LandslideExcess: The First GH¢100.00 of each and every loss.
3. Earthquake, excluding any loss or damage (other than loss or damage by fire) arising from mining operations and excluding the first GH¢100.00 of each and every loss.
4. Aircraft and other aerial devices or articles dropped therefrom.
5. Bursting or overflowing of water tanks. Apparatus or Pipe, excluding
Excess:
 - a. The first GH¢100.00 of each and every loss
 - b. Destruction or damage occurring whilst the private dwelling is left unoccupied
 - c. Destruction of or damage to such Water Tanks Apparatus or Pipe
6. Impact with any of the Buildings, Walls, Gates, and Fences by any Road Vehicle, Horses or Cattle not belonging to the insured or under his control or any member of his family residing with him. – Excess: GH¢100.00
7. Loss of Rent, actually incurred should the house be rendered uninhabitable by any of the insured perils limited to 10% of the sum insured to the Building.
8. Riot, Civil Commotion, Strikes, Labour Disturbance and Malicious Damage – Excess: 1st GH¢100.00
9. Burglary and Housebreaking or any attempt, thereat except whilst the Shop is left unoccupied.
10. Property owners' liability to third parties for injury or damage up to GH¢200.00 of any one accident.

General Exclusions

1. War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not). Rebellion, Revolution, Conspiracy or Military or Usurped Power.
2. Consequential Loss of any nature whatsoever, except Loss of Rent.