

PLEASE PROVIDE FULL ANSWERS TO ALL QUESTIONS. IF SPACE IS INSUFFICIENT PLEASE ATTACH A SEPARATE SHEET OF PAPER

HPF 10/2014

DETAILS OF PROPOSER

FULL NAME OF PROPOSER:	TITLE (MR./MRS./MISS, ETC)	IF A COMPANY STATE FULL LEGAL NAME:	<input type="checkbox"/>		
POSTAL ADDRESS: <input style="width:100%;" type="text"/>					
OCCUPATION: <input style="width:80%;" type="text"/>				E-MAIL	<input style="width:20%;" type="text"/>
TELEPHONE NOS.:		HOME	<input style="width:20%;" type="text"/>	WORK	<input style="width:20%;" type="text"/>
				CELL	<input style="width:20%;" type="text"/>
PROPOSER'S I.D. NO./COMPANY'S NO./VAT NO. <input style="width:100%;" type="text"/>					
PERIOD YOU REQUIRE INSURANCE: FROM <input style="width:20%;" type="text"/> TO <input style="width:20%;" type="text"/>					

DETAILS OF YOUR PROPERTY

1. LOCATION OF PROPERTY TO BE INSURED:

HOUSE NAME/NUMBER	<input style="width:100%;" type="text"/>	STREET	<input style="width:100%;" type="text"/>
CITY/TOWN		COUNTRY	

2. IS THERE A FINANCIAL INTEREST IN THE PROPERTY?

TYPE OF INTEREST	<input style="width:100%;" type="text"/>	NAME OF FINANCIAL INSTITUTION	<input style="width:100%;" type="text"/>
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3. HOW IS THE PROPERTY CONSTRUCTED?

	MAIN BLDG.	ADD'L BLDGS.	6. IS THE BUILDING:	YES	NO		
A. WALLS	<input type="text"/>	<input type="text"/>	A. IN AN AREA THAT HAS A HISTORY OF FLOODING SUBSIDENCE OR LANDSLIP OR GROUND HEAVE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
B. ROOF CONSTRUCTION	<input type="text"/>	<input type="text"/>	B. ALONG THE SEA COAST AND WITHIN 200FT. OF THE HIGH WATER MARK?	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
C. ROOF TYPE	HIP <input type="checkbox"/>	PARAPET <input type="checkbox"/>	GABLE <input type="checkbox"/>	FLAT <input type="checkbox"/>	C. WITHIN 12 FEET OF ANY OTHER BUILDING OF A DIFFERENT CONSTRUCTION OR OCCUPANCY?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
D. HEIGHT IN STORIES	<input type="text"/>	<input type="text"/>	D. FITTED WITH HURRICANE SHUTTERS	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
E. NUMBER OF BEDROOMS	<input type="text"/>	F. NUMBER OF BATHROOMS	<input type="text"/>	7. PLEASE STATE DETAILS OF ANY SAFETY DEVICES USED TO PROTECT YOUR HOME			
G. DATE OF ORIGINAL CONSTRUCTION	<input style="width:100%;" type="text"/>		A. BURGLAR ALARM?	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
			D. SMOKE ALARM*	<input checked="" type="checkbox"/>	<input type="checkbox"/>		

4. IS THE PROPERTY:

	YES	NO
A. IN A GOOD STATE OF REPAIR?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
B. UNDERGOING MAJOR REPAIRS OR ALTERATIONS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

5. IS THE PROPERTY:

	YES	NO
A. A PRIVATE DWELLING HOUSE?	<input type="checkbox"/>	<input type="checkbox"/>
B. A CONDOMINIUM OR SELF CONTAINED APARTMENT?	<input type="checkbox"/>	<input type="checkbox"/>
C. OCCUPIED BY THE OWNER?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
D. RENTED OUT, FULLY OR PARTIALLY?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
E. OR ANY OTHER PART OF THE GROUNDS USED FOR BUSINESS TRADE OR PROFESSIONAL PURPOSES ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F. LIKELY TO BE UNOCCUPIED FOR MORE THAN 40 CONSECUTIVE DAYS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
G. USED AS A WEEKEND OR HOLIDAY HOME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

DETAILS OF YOUR PREVIOUS INSURANCES

	YES	NO
8. HAVE YOU BEEN INSURED BEFORE FOR ANY OF THE RISKS PROPOSED?	<input type="checkbox"/>	<input type="checkbox"/>
a) if YES who was your Insurer?	<input style="width:100%;" type="text"/>	
b) Is there an existing policy in force?	<input type="checkbox"/>	<input type="checkbox"/>
9. HAVE YOU OR ANY MEMBER OF YOUR HOUSEHOLD EVER:		
a) been convicted or charged with arson or any offence involving dishonesty of any kind, such as fraud, robbery or theft?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b) sustained loss or damage by any of the risks or liabilities you now wish to insure?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c) had any insurance refused or had any special terms and conditions imposed on you?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

IF YOU HAVE TICKED ANY BOXES SHADED IN THIS MANNER →

QUES NO. PLEASE GIVE FULL DETAILS BELOW:

	<input style="width:100%;" type="text"/>
	<input style="width:100%;" type="text"/>
	<input style="width:100%;" type="text"/>

COVERAGE REQUIRED AND SUMS TO BE INSURED

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SECTION 1: BUILDINGS

BUILDINGS DEFINITION

The home and domestic offices, outbuildings, garages, swimming pools, composition tennis courts, patios, terraces, driveways, footpaths, water and septic tanks, heating, sewage and drainage systems, awnings, walls, gates and fences including landlord's fixtures and fittings. **But excluding:** Seawalls and sea defences, docks, piers, jetties or similar waterside structures. **YOUR SUM INSURED SHOULD INCLUDE AN AMOUNT FOR PROFESSIONAL FEES AND REMOVAL OF DEBRIS WHICH IN THE EVENT OF A CLAIM MAY BE NECESSARILY INCURRED.**

ITEM	DESCRIPTION	SUMS INSURED
1	BUILDINGS	\$
2	OUTBUILDING / ADDITIONAL BUILDINGS	\$
3	REMOVAL OF DEBRIS	\$
4	PROFESSIONAL FEES	\$
5	POOL <input type="checkbox"/> DECKING <input type="checkbox"/> TENNIS HARD COURTS <input type="checkbox"/> PATHS & DRIVEWAYS <input type="checkbox"/> FENCES & GATES <input type="checkbox"/>	\$
6	SATELLITE DISH <input type="checkbox"/> GENERATING PLANT <input type="checkbox"/>	\$
7	SWIMMING POOL / INFINITY POOL	\$
8	WATERSIDE STRUCTURES (ENGINEERS REPORT REQUIRED)	\$
9	PHOTOVOLTAIC SYSTEMS (CERTIFICATE FROM GOVT. ELECTRICAL DEPARTMENT REQUIRED)	\$
10	SOLAR HEATING	\$
11	CLAIMS STAMP DUTY	\$
BUILDING TOTAL SUM INSURED		\$
A. OPTIONAL EXTENSIONS (BUILDING)		
		YES NO
1.	DO YOU WISH COVER FOR ACCIDENTAL DAMAGE ON BUILDINGS?	<input checked="" type="checkbox"/> <input type="checkbox"/>
2.	DO YOU WISH SUBSIDENCE/LANDSLIP COVER? (An engineers report may be required)	<input checked="" type="checkbox"/> <input type="checkbox"/>
3.	IF YOUR BUILDINGS ARE WITHIN 200 FT OF THE SEA, DO YOU WISH COVER FOR FLOOD CAUSED BY OVERFLOW OF THE SEA?	<input checked="" type="checkbox"/> <input type="checkbox"/>
4.	INCREASED PUBLIC LIABILITY (STATE LIMIT REQUIRED)	\$

SECTION 2: OPTIONAL EXTENSIONS (CONTENTS)

CONTENTS DEFINITION

Household goods and other articles in the home (including tenants improvements to the Buildings) or its outbuildings or garages owned by any member of your Household or for which they are responsible including motorized garden equipment, radio and television aerials, satellite dishes and ancillary equipment. Valuables, clothing, personal effects and money owned by any member of Your Household or for which they are responsible

But excluding:

Boats, motor vehicles etc.; living creatures; money and stamps belonging to resident domestic employees; securities, certificates and documents; property used for business purposes; property morespecifically insured.

UNLESS SPECIFICALLY LISTED AS A SEPARATE ITEM:

- a) platinum, gold and silver articles, jewellery and furs are limited to \$1,000 per item and \$5,000 in total.
- b) televisions, videos, stereo equipment and other items of electronic equipment are limited to \$5,000 any one item.
- c) any one article (furniture, household appliances, pianos and articles mentioned in a) and b) above excepted) is limited in value to 5 percent of the total Contents Sum Insured.

1.	DO YOU WISH COVER FOR ACCIDENTAL DAMAGE ON CONTENTS?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
2.	DO YOU WISH SUBSIDENCE/LANDSLIP COVER? (An engineers report may be required)	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
3.	IF YOUR CONTENTS ARE IN BUILDINGS WITHIN 200 FT OF THE SEA, DO YOU WISH COVER FOR FLOOD CAUSED BY OVERFLOW OF THE SEA?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
4.	DO YOU REQUIRED HURRICANE/WINDSTORM COVER FOR A SATELLITE DISH? IF YES, SPECIFY THE SUM INSURED - SATELLITE DISH	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
5.	INCREASED PUBLIC LIABILITY (STATE LIMIT REQUIRED)	\$

B. OPTIONAL EXTENSIONS (CONTENTS)

(Items requiring "All risks" type cover should be insured under the PERSONAL POSSESSIONS section next page)

ITEM	DESCRIPTION	SUMS INSURED
1	FURNITURE, FIXTURES & FITTINGS	\$
2	PERSONAL EFFECTS & CLOTHING	\$
3	STEREO, TV, VIDEO, HOME COMPUTERS ETC.	\$
4	JEWELLERY	\$
5	1% CLAIMS STAMP DUTY	\$
TOTAL SUM INSURED - CONTENTS		\$

SECTION 3: PERSONAL POSSESSIONS		WORLDWIDE COVER?	
		YES	NO
UNSPECIFIED ITEMS	\$	<input type="checkbox"/>	<input type="checkbox"/>
SPECIFIED ITEMS	} ATTACH SCHEDULE SHOWING MAKE, MODEL, SERIAL NO. & INDIVIDUAL VALUE OF EACH ITEM	<input type="checkbox"/>	<input type="checkbox"/>
SPORTS EQUIPMENT		<input type="checkbox"/>	<input type="checkbox"/>
PEDAL CYCLES (Limited to local jurisdiction)	\$		

DECLARATION

I/We declare that the statements and particulars given in this proposal are, to the best of my/our knowledge and belief, true and complete, that the sums insured will be maintained on a true and up-to-date basis and that this proposal shall form the basis of the contract between me/us and MASSY UNITED INSURANCE LTD.

SIGNATURE _____

DATE _____

PERSONAL POSSESSIONS
<p>Your Contents are only normally covered while in your Home, except in certain restricted cases. You may, however, have certain items (Personal Possessions) which you would like to have fully covered anywhere in your home country (and even while traveling abroad).</p> <p>Personal Possessions include valuables such as jewellery, furs, art etc., clothing and personal effects. Cover is available in any (or all) of the following categories:</p> <p>1) Unspecified Items - an overall Sum Insured is chosen. There is a limit of \$500 per item. 2) Specified Items - a list of individual items and values is required, which is then total to the Sum Insured. A valuation may be required for items of jewellery and other valuables. 3) Sports Equipment - an overall Sum Insured is chosen. 4) Pedal Cycles - an overall Sum Insured is chosen.</p> <p>Note: Sports Equipment and Pedal Cycles are exclusions from Categories 1) and 2) and must therefore be insured separately.</p> <p>Remember that if you decide to insure your Personal Possessions, you should reduce the Sum Insured on your Contents appropriately.</p>

Brief Details of Cover

<p>The standard homepro Policy covers loss or damage caused by :-</p> <ul style="list-style-type: none"> • Fire, Lightning, Thunderbolt, Subterranean Fire, Explosion, Theft or Attempted Theft. • Hurricane, Cyclone, Tornado or Windstorm, Earthquake or Volcanic Eruption including Flood/Overflow of the Sea caused thereby. • Flood including Overflow of the Sea not occasioned by Hurricane and Earthquake. • Escape of Water or Oil from any fixed water cooling or heating installation or domestic appliance. • Impact involving an aircraft, aerial device or anything falling from them, or by a vehicle or animal. • Accidental Breakage of sanitary fixtures or fixed glass. • Accidental Damage to televisions, videos & computers. • Accidental Damage to underground water and gas pipes or electricity cables • Falling Trees or Branches. • Malicious persons. • Subsidence or Landslip if specifically included. • Persons taking part in Riot and Strikes, Lock outs and/or in Labour Disturbances. 	<p>The homepro Policy also includes cover for the following :-</p> <ul style="list-style-type: none"> • Loss of Rent and Alternative Accommodation up to 10% of the Sum Insured or \$250,000 whichever is less. • Employers Liability for up to 2 domestic servants (limit \$9,000,000). • Property Owners Liability of \$1,000,000. (NB: Where no cover is provided under Section 2 (Contents) any bodily injury or death however caused by or attributed to the use of contents is excluded). • Personal Liability of \$1,000,000 any one incident. • Personal Accident up to \$10,000 any one incident. • Temporary removal of contents - up to 15% of the Sum Insured • Contents left in the open are covered up to \$1,000. Loss caused by fraudulent use of stolen credit cards up to \$750 • Contents in Deep Freezer up to a maximum of \$500 • Reinstatement Value on Buildings - Sum Insured should represent at least 85% of replacement cost • New for Old on Contents - Claims payments not depreciated for wear & tear except for clothing • Cover during sale of Buildings and household lin • Automatic Reinstatement of the Sum Insured following a Claim • Removal of Debris • Architects & Surveyors Fees as part of the Sum Insured on Buildings • Local authority requirements • Replacement of title deeds up to \$3,000 • Student's possessions • Tear out • Wedding gifts • Christmas gifts • Metered water • Veterinarian Costs re illness or injury to Pet Cat or Dog up to \$1,000.00
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INTERNAL USE ONLY

RATES AGREED					
BUILDINGS	<input type="text"/>	CONTENTS	<input type="text"/>	ALL RISKS	<input type="text"/>
TOTAL PROTECTION	<input type="text"/>	STAMP DUTY/TAX	<input type="text"/>	COVER/EXCESS EXPLAINED TO PROPOSER	<input type="checkbox"/> YES <input type="checkbox"/> NO
UNDERWRITER	DATE				