



# Industrial and General Insurance Plc

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## HOUSEHOLDERS INSURANCE PROPOSAL FORM (INDIVIDUAL)

**IMPORTANT:** Kindly complete this form carefully. Failure to disclose all facts likely to influence the acceptance and assessment of this proposal could affect settlement of claims or invalidate your policy. If you are aware of any fact likely to influence the proposal kindly, disclose them in the space provided at the end of this proposal. If any answer has been written by any other person(s), such person(s) shall for that purpose be regarded as the agent of the proposal and the agent(s) Insurer.

### PERSONAL DETAILS

PLEASE COMPLETE IN BLOCK LETTERS

Proposer:     
Surname Firstname Middlename

Please specify Title Mr  Mrs  Miss  Others  Sex: Male  Female

Marital Status: Single  Married  Divorced  Separated  Widowed

Date of Birth  (dd/mm/yyyy)

Occupation  Are you self employed? Yes  No

Resident Address: Line 1   
Line 2   
Line 3  Town  State

Postal Address: (if different from above) Line 1   
Line 2   
Line 3  Town  State

Telephone Nos. Home  Office   
Mobile / GSM  Fax   
Email  Website   
Wedding Anniversary Date (if applicable)   
Insurance Required (Dates) From  To

### NEXT OF KIN / EMERGENCY CONTACT

Name  Relationship   
Contact Address: Line 1  Telephone   
Line 2   
Line 3  Town  State

## GENERAL QUESTIONS

- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| 1. Is/Are the building(s)   |                          |                          |
| (i) build of brick, stone or concrete and roofed and slate, tile, metal, concrete, asphalt or asbestos? | <input type="checkbox"/> | <input type="checkbox"/> |
| (ii) in a good state of repair?   | <input type="checkbox"/> | <input type="checkbox"/> |
| (iii) in a good state of repair?  | <input type="checkbox"/> | <input type="checkbox"/> |
| (iv) especially exposed to loss by any of the other perils insured against?                             | <input type="checkbox"/> | <input type="checkbox"/> |

2. Is there any profession business trade carried out on the dwelling or in any portion of the premises of which the dwelling in a part?  YES     NO

### 3. Is your dwelling

- |  |                          |                          |
|--|--------------------------|--------------------------|
| (i) Solely occupied by you and your family?  | <input type="checkbox"/> | <input type="checkbox"/> |
| (ii) Usually occupied by day and night other than for shopping, visiting and other occasional outings? | <input type="checkbox"/> | <input type="checkbox"/> |
| (iii) Likely to be left unoccupied for more than 30days?   | <input type="checkbox"/> | <input type="checkbox"/> |

### 4. Are you a

Tenant?       Landlord?       Owner Occupier

### 5. (a) Is your residence

- a private dwelling house?
- self contained flat with separate entrance exclusively under your control?
- rooms not self contained?
- rented unfurnished?
- rented furnished

(b) If your resident is a flat, please state

(i) On which floor located

(ii) Total number of floors in the building above the ground floor

*If you have ticked any of the shaded boxes, provide full details below:*

## INSURANCE HISTORY

- |  | YES                      | NO                       |
|--|--------------------------|--------------------------|
| 1 Have you in respect of the building and/or contents even |                          |                          |
| a. made any proposal for insurance                         | <input type="checkbox"/> | <input type="checkbox"/> |
| b. has any insurer at anytime ever                         |                          |                          |
| (i) declined your proposal?                                | <input type="checkbox"/> | <input type="checkbox"/> |
| (ii) refused to renew your policy?                         | <input type="checkbox"/> | <input type="checkbox"/> |
| (iii) Imposed any special term?                            | <input type="checkbox"/> | <input type="checkbox"/> |

*If YES to 1 (a) and or b(i) to(iii) please provide details*

**OPTION I BUILDINGS**

1. What is the full cost of rebuilding your Private Dwelling House and outstanding

*If you have ticked any shaded box, provide full details including name and address of any interest party:*

2. Do any other parties have financial interest in the building? YES  NO
3. Are you aware of any past or existing structural damage to your house? YES  NO

**OPTION II CONTENTS**

1. What is the total sum insured required for replacing all the contents of your Private dwelling House and outstanding?

2. Do you want the insurance extended to cover property whilst temporarily removed from home? YES  NO

*Note :The contents being proposed for insurance should include household Goods and all other contents, the property of the Proposer, any member of his household Goods and all other contents, the property of the Proposer, any member of his household or Family, or servant permanently residing at the premises (excluding valuable to be insured under option 3)*

*Note: Territorial limits is Nigeria Attach particulars of any Currio, Picture, Work of art or Article of Gold, Silver or precious Metal, Jewellery which is to be insured for more than 5% of the sum insured for articles valued at N500 or currency equivalent or insured on contents (other than those listed to be insured under option3 – “valuables”) A valuation or receipt will be required for articles valued at N500 or currency equivalent or over*

**OPTION III VALUABLES**

1. Do you wish to insure for loss or damages to specified articles of Gold, Silver or other Precious Metal, Jewellery or Furs Cameras and other Photographic Equipment Binoculars of other valuables by any Accident or Misfortune anywhere within a specified Territorial limit

2. If YES, what is the total replacement cost of your valuables?

YES  NO

3. What is the territorial limit required?

4. Give description and full value for each of the articles to be insured

Description	Value	Description	Value

N : B (Attach recent receipt or up-to-date valuations for articles valued at N500 & over) If space not enough, please continue on a separate sheet.

**OPTION IV PERSONAL LIABILITY**

Do you require Personal Liability Cover?

YES  NO

**OPTIONAL EXTENSIONS**

Do you require the policy to be extended to cover

- |  |                              |                             |  |
|--|------------------------------|-----------------------------|--|
| (i) Personal effects of Visitors?<br>(Available only if option 2 – “contents” has been selected) | YES <input type="checkbox"/> | NO <input type="checkbox"/> |  |
| (ii) Interior Decorations & improvements to the Buildings<br>(available for tenants)             | <input type="checkbox"/>     | <input type="checkbox"/>    |  |
| (iii) Workmen’s compensation for domestic Servants   | <input type="checkbox"/>     | <input type="checkbox"/>    |  |

**OTHER OPTIONS**

If required details on the following, please tick appropriate box

Personal Accidents  Motor  Life  Child Education

Are there any additional facts likely to affect the proposed insurance which should be disclosed to the underwriters:  
YES  NO

If YES, give details

I/We declare that to the best of our knowledge and belief, the information supplied in this proposal form is true and complete. I/We understand that cover is not effective until acceptance of this proposal is confirmed and payment effected.

Signature of proposer

Date

Agent/Broker

### IMPORTANT NOTICE

Keep a record of all information supplied to us (including copies of letters) as part of this Proposal

A copy of the Completed Proposal form will be supplied on request.

A copy of the policy form is also available on request for verification prior to completion of the Contact.

No Insurance is in force until the proposal has been accepted by the Company and the Premium or Deposit paid except as provided by an official covering note issued by the Company.

### THE PROPERTY TO BE INSURED

Note 1: The SUM TO BE INSURED must represent the FULL VALUE of the property. The insurance will be subject to average, which means that If at the time of loss or damage the sum insured is less than full value of the Property insured, the amount payable will be proportionately reduced.

Note 2: In the event of loss of or damage to any article forming part of a pair or set the Company shall not be liable for more than the value of the particular part or parts which may have been lost or damaged without reference to any special value which such part or parts may have as forming a pair a pair or set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set.

Note 3: The amount of insurance on Platinum, Gold and Silver Articles, Jewellery & Furs is limited to one-third of the Total Sum Insured on Personal Effects unless the value there of is stated & additional premium paid. If the said value exceeds the proportion mentioned, please provide full details & the value of such articles.

Note 4: The Insurance on Contents does not cover any part of the structure or ceiling of the buildings, wallpapers & the like, external television and radio antennae, Aerials, aerials fitting, mast and towers not any property to be insured under Buildings, nor does it cover property more specifically insured under another Documents or any kinds, Cash, Currency Notes, Medal, Coins, Pedal Cycles, Motor Vehicles and Accessories or Livestock.

### COVER PROVIDED BY HOUSE HOLDINGS/HOUSEOWNER'S COMPREHENSIVE POLICY

#### COVER APPLICABLE TO BUILDINGS AND CONTENTS OPTIONS (OPTIONS 1 & 2)

(A) Loss or damage cause by

1. Fire Lighting Explosion
2. Bursting or Overflowing of water Tanks, Apparatus or Pipes  
(Excluding the first N100 of every loss in respect of building)
3. Theft following forcible and violent entry into or exit from the Said Buildings or any attempt threat
4. Aircraft and other Aerial Devices
5. Impact damage by vehicles, horses or cattle not belonging to nor Under the control of the insured or any member of his household

NOTE: On request, the policy is extended to cover contents whilst temporarily removed but remaining within Nigeria.

6. Riots, Strike, Labour Disturbances and persons of Malicious intent
7. Hurricane, Cyclone Tornado
8. Earthquake
9. Flood

NB

- a) Cover in respect of buildings for 7-9 excludes the first N40.00 of each every loss.
- b) loss of Rent
- © liability to the Public (limit of Indemnity N50,000)

Loss of or damage to specified article of Gold, Silver or other precious metal, Jewellery or furs, Cameras, others Photographic equipment, binoculars or Other valuable by any accident or misfortune, anywhere within the territorial Limit applicable

**OPTION 3 – VALUABLES**

**OPTION 4 – LIABILITY**

Indemnifies the Proposer & all member of his family residing with him against claims by Third Parties for bodily injury to property arising from accidents happening while carrying out personal, domestic or recreational activities or due to the owner- Ship of horses, dogs or cats.

### OPTIONAL EXTENSIONS

**Cover is available on request foe:**

- (1) Personal Effects of Visitors to your home (bona fide Visitors only)
- (2) Interior, Decorations and improvement to your home (for Tenants Only)
- (3) Workmen's Compensation for domestic Service.