



شركة الشركاء المتحدون لوساطة التأمين ذ.م.م
UNITED PARTNERS INSURANCE BROKERS CO. L.L.C

PROPOSAL FORM FOR HOME INSURANCE POLICY

Name:				
Address:				
P. O. Box:		Tel. No.	Office:	Res:
Occupation				
Address of Dwelling at which the insurance is required:				
House/Office No.		Bldg. No		Road No.
Block No		Area No		

QUESTIONS TO BE ANSWERED BY THE PROPOSER. ALL QUESTIONS MUST BE ANSWERED FULLY. A DASH OR TICK IS NOT SUFFICIENT.

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. Are there any outbuildings?

YES ☐ NO ☐

If so, how are they constructed?

Walls : _____

Roof : _____

4. Are the buildings in a good state of repair and will they be so maintained? YES ☐ NO ☐

5. Is the dwelling occupied solely by you and your family and servants? YES ☐ NO ☐

If not state number of other tenants, lodgers, boarders, or paying guests

6. (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

7. 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? YES ☐ NO ☐

If so, give particulars

8. PREVIOUS INSURANCE AND LOSSES

Have you any other policies in force covering any of the perils to be insured against? YES ☐ NO ☐

If so, give particulars

9. If this proposal is in lieu of any insurance with this Company? YES ☐ NO ☐

If so, give particulars

10. Has any Company or Insurer, in respect of any of the perils to which the proposal applies:-

- | | | |
|--|------------------------------|-----------------------------|
| a) Declined to insure you? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| b) Required special terms to insure you? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| c) Cancelled or refused to renew your insurance? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| d) Increased your premium on renewal? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

If so, give particulars

11. Have the Buildings and/or Contents suffered damage by storm, tempest or flood during the past five years? YES ☐ NO ☐
- If so, give particulars
-
-

12. Have you ever sustained loss from any of the perils (other than those referred to in question 11 above) to which the insurance is to apply? YES ☐ NO ☐
- If so, give particulars
-
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THE PROPERTY TO BE INSURED

NOTE 1. The SUM TO BE INSURED must represent the FULL VALUE of the property, the Proposer being required to sign a declaration to that effect below. The insurance will be subject to average, which means that if at the time of loss or damage the sum insured is less than the full value of the property insured, the amount payable is proportionately reduced.

THE BUILDING	BD	<input type="text"/>
THE CONTENTS	BD	<input type="text"/>

Furniture Household Goods and Personal Effects (except as after mentioned) 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 2. No one article (Furniture, Household Appliances, Radio and Television Sets, Pianos and Organs excepted) will be deemed of greater value than five per cent of the Total Sum Insured on the said Contents unless such article is specially declared as a separate item.

Specify here any such articles of greater value that 5 percent of the Total Sum to be Insured on the said Contents

BD

BD

BD

BD

BD

TOTAL SUM INSURED ON CONTENTS BD

NOTE 3. The amount of insurance on Platinum, Gold and Silver Articles, Jewellery and Furs is limited to one-third of the Total Sum Insured 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.

TOTAL VALUE BD

NOTE 4. The insurance does not cover external television and radio antennae, aerials fittings, mast and towers nor does it cover property more specifically insured under another policy or, unless specially mentioned, Deeds, Bonds, Bill of Exchange, Promissory Notes, Cheques, Travellers' Cheques, Securities for Money, Stamps, Documents of any kind, Cash, Currency Notes, Manuscripts, Medals, Coins, Pedal Cycles, Motor Vehicles and Accessories or Livestock.

If you require increased limits of liability under the following Insured Perils, (please see next page) state the limits required :-

13. Additional expense of alternative accommodation/loss of rent BD

14. Third party liability BD

Period of Insurance required Form: To:
(Both days 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 as any further Proposal or Declaration or Statement made in writing by me or anyone acting on my behalf shall form the basis of the contract between me and the **Bahrain Kuwait Insurance Co. B.S.C.** 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 of Proposer : _____

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 Official Covering Note issued by the Company.

(Please see next page for insured perils, extensions and exclusions)

THE INSURED PERILS

Loss or Damage caused by -

1. Fire, Lightning, Thunderbolt, Subterranean Fire.
2. Explosion.
3. Aircraft or other aerial devices or articles dropped therefrom.
4. Bursting of or escape of water, oil or coolant from any fixed domestic water, heating or air-conditioning installation, apparatus or pipe other than a cesspool or septic tank, excluding
 - (a) The first BD.10/- in respect of each and every claim
 - (b) Loss or damage occurring while the Buildings are left unfurnished.
5. Theft accompanied by actual forcible and violent breaking into or out of a building or any attempt thereat. The insurance does not cover loss or damage caused by theft occurring while the Buildings are unoccupied after they have already been left unoccupied for 30 days.
6. Impact with the Buildings by any road vehicle, horse or cattle not belonging to nor under the control of the Insured or any member of his family normally residing with him.
7. Earthquake or Volcanic Eruption, including Flood or Overflow of the Sea occasioned thereby.
8. Storm or Tempest, including Flood or Overflow of the Sea occasioned thereby Excluding property in transit or on the person.
9. Flood or overflow of the Sea not occasioned by Insured Perils 7 & 8 above but excluding property in transit or on the person.
10. Breakage of mirrors, other than hand mirrors, whilst in the Buildings.
11. Additional expense of alternative accommodation and loss of rent payable to the Insured in the event of the Buildings being rendered uninhabitable by an Insured Peril, limit to 10% of the Total Sum Insured.
12. The Insured's liability to the Public as occupier of the Buildings in respect of bodily injury or damage to property upto an amount of BD.10,000/- and in addition cost payable to claimants or incurred with the consent of the Company in defending claims.
13. Death of the Insured whilst at the Buildings as a result of fire or caused by thieves for an amount of BD.1,000/- or one half of the total Sum Insured whichever is less.

EXTENSIONS

The Policy extends to cover the Contents (other than property removed for sale or exhibition or to furniture depositories) whilst temporarily removed from the Buildings but remaining within the State of Bahrain against all the perils specified in items 1 to 7 above and under items 8 and 9 subject to the exclusion of property in transit or on the person.

The Company's liability under this extension will be limited to 15 percent of the Total Sum Insured.

On payment of an additional premium the Policy may be extended to cover:-

14. Increased limits of liability under Insured Perils 11 and 12.
15. Platinum, gold and silver articles, jewellery and furs in excess of the normal limit of one-third of the sum insured on Contents.
16. Unoccupancy in excess of the limitation mentioned under Insured Peril 5.

EXCLUSIONS

The Company's policy incorporates exclusions relating to nuclear radiation, to war, rebellion and similar perils, to acts of terrorism in relation to Insured Peril 2 and to confiscation or similar occurrences.