

GREAT NIGERIA INSURANCE Plc (RC 2107)

(A MEMBER OF THE ODU'A GROUP OF COMPANIES).

Combined Householders/House owners Policy

Proposal Form

APPLICABLE TO BUILDINGS AND CONTENTS OF PRIVATE DWELLINGS

(Subject to the more precise terms and conditions contained in the policies issued by the corporation)

SECTION I – Buildings AND SECTION II –CONTENTS

- A. Loss or damage caused by:
 - 1. Fire, Lightning, Explosion.
 - 2. Bursting or Overflowing of Water Tanks, Apparatus or pipes
 - 3. Theft following upon forcible and violent entry into or exit from the said Buildings or any attempt at such theft
 - 4. Aircraft and other Aerial Devices.
 - 5. Impact by vehicles, horses or cattle not belonging to nor under the control of the insured or any member of his household.
 - 6. Riots, strikes, labour Disturbances and person of malicious intent.
 - 7. Hurricane, Cyclone, Tornado.
 - 8. Earthquake.
 - 9. Flood.
- B. Loss of Rent.
- C. Liability to the public (limit of indemnity N50, 000).

A SPECIAL EXTENSION covers the contents whilst temporarily removed but remaining within NIGERIA stated in the policy.

SECTION III – “ALL RISKS”

LOSS OF OR DAMAGE TO SPECIFIED ARTICLES OF GOLD SILVER OR OTHER PRECIOUS METAL, JEWELLERY OF FURS, CAMERAS AND OTHER PHOTOGRAPHIC EQUIPMENT, BINOCULARS OR OTHER VALUEABLES BY ANY ACCIDENT OR MISFORTUNE, WNYWHERE WITHIN THE TERRITORIAL LIMITS APPLICABLE.

There are general exclusion to this SECTION such as LOSS or DAMAGE caused by War, Radioactive contamination, confiscation but specific exclusions in respect of such items as Cameras, FULL DETAILS ON APPLICATION.

SECTION IV – PERSONAL LIABILITY

This section will indemnify the Proposer and all members of his family residing with him against claims by Third Parties for bodily injury or damage to property arising from accidents happening while walking, cycling, horse riding or taking part in other personal, domestic or recreational activities or due to the ownership of horses, dogs or cats. The insurance excludes liability arising through any trade or business or the ownership, possession or use of mechanically propelled vehicles, vessels or craft.

Limit of indemnity N200, 000 any one occurrence.

YOUR SPECIAL ATTENTION IS DRAWN TO

1. FULL COVER is provided ONLY if the sum insured represents FULL VALUE check the adequacy of YOUR SUM INSURED IN THE PROPOSAL.
2. The above is only a brief indication of the scope of cover provided by the "HOUSEHOLD" POLICY. If fuller details are required as specimen policy form will be provided.
3. STAMP COLLECTIONS are not covered unless specially mentioned and a separate value placed thereon. Stamps should not be valued at more than two-thirds of their quoted price in the current issue of Stanley Gibbons Stamp Catalogue or any equivalent catalogue.

RATES will be quoted on application.

PROPOSAL FOR HOUSEHOLD INSURANCE.

PLEASE USE BLOCK LETTERS

Name of Proposer (in full)
(state whether Mr., Mrs. Or Miss)

Proposer's Address:

Telephone No: Profession or Occupation:

Policy to date from: to at 4:00p.m

Address of Dwelling at which the insurance is to apply.

NOTE: The sums to be Insured MUST BE FULL VALUE

SECTION I BUILDINGS	Sum to be insured
On the BUILDING of the PRIVATE DWELLING HOUSE and OUTBUILDINGS:	
If the property proposed is mortgaged, please give full name and address of mortgages.	
Name:	Address:
SECTION II – CONTENTS	
On the CONTENTS of the PRIVATE DWELLING HOUSE and OUTBUILDINGS:	
NOTE- The contents being proposed for insurance should include Household Goods and all Other contents the property of the proposer, any member of his family or household, or servant permanently residing at the premises (excluding valuables to be insured Under section III).	
SECTION III- "ALL RISKS"	
On property listed opposite	
Territorial Limits required	
SECTION IV – PERSONAL LIABILITY	
Do you require Personal Liability cover? (Answer 'Yes' or 'No')	

PLEASE GIVE A FULL REPLY TO THE FOLLOWING QUESTIONS

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Please state of what materials the building/s is/are constructed. 2. Please state the nature of your residence (strike out the descriptions which do not apply). 3. If your residence is a flat please state 4. Is there any profession, business or trade carried on the dwelling or in any portion of the premises of which the dwelling forms a part? If so, please give particulars. 5. (a) Are the buildings in a good state of repair and will they be so maintained?
(a) Are the buildings low lying and subject to flooding from any sea, river, waterway or reservoir? If so, state distance there from and height above normal water level.
(b) Are the buildings specially exposed to loss by any of the other perils insured against? If so, give full details. 6. What loss have you sustained in recent years? State date of loss, amount and cause thereof. 7. Will the dwelling regularly be left unoccupied? If so, give details. 8. If the premises are rented furnished will personal effects only be insured under section II "Contents". 9. Have any of your insurances ever been declined or has any insurer required special terms or additional precautions to be taken? If so, give full details. 10. Are you at present insured for any of the risks now proposed? If so, give full details. 11. (a) Is any part of your residence let off as apartments?
(b) Are paying guests accommodate? If so, how many? 12. (a) Give particular of any curio, picture of other work of art which or article of gold silver or other precious metal, jewellery which is to be insured for more than 5% of the sum insured on content (other than Article listed on this proposal form to be insured under section 111- "All Risks"). A valuation or receipt will be required for articles valued at N200 or currency equivalent or over.
(b) Does the total value of these items exceed one- | <ol style="list-style-type: none"> 1. (a) outside
(c) Roof 2. (i) Private dwelling house.
(ii) Self-contained flat with separate entrance exclusively under control.
(iii) Rooms not self-contained.
(iv) Rented furnished/unfurnished 3. (a) On which floor situated.
(d) Total number of floors in the building above the ground. 4. 5. (a)

(b)

(c) 6. |
|---|--|

NOTES

1. The sum insured under this section must not be included in the total sum insured on contents
2. To simplify the settlement of claims, it is desirable that evidence of value should be given by a valuation or receipt. A valuation or receipt will be required in any event for articles valued in excess of N200 or currency equipment.
3. 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 or set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set.

OPTIONAL EXTENSIONS

- (1) PERSONAL EFFECTS OF VISITORS to your home can be insured by adding a separate item to section II – contents. This applies only to the property of *bonafide* visitors and not to boarders or paying guests.
- (2) INTERIOR DECORATIONS and improvements to the buildings effected by a tenant can be insured even though the insurance applies further particulars of these optional extensions will be supplied by the company on request.

PREMIUM CALCULATION		Agent's Name		
FOR OFFICE USE ONLY	Section I - Buildings	Sum insured	Rate	Premium
	Section II - Contents		At	%
	Section III - "All Risks"			
	Section IV - Personal Liability			
	OPTIONAL EXTENSIONS		PREMIUM	

BRANCH OFFICES

HEAD OFFICE:

BRANCHES: GREAT NIGERIA HOUSE

47/57, Martins Street,
P.O.Box 2314, Lagos.
[Tel:2666942](tel:2666942), 26664313

LAGOS ZONAL OFFICE

28, Afolabi Aina Street,
Off Allen Av., Behind Alade Mkt.,
P.M.B. 21104, Ikeja.
Tel: 4710812

WESTERN ZONAL OFFICES

Great Nigeria House
8, Lagos Bye Pass,
Opp. Mandilas Building,
Oke-Ado, Ibadan.
Tel: 02-2316846, 2316914
Fax: 2316846

ILE-IFE OFFICE

MAINLAND OFFICE

REFUGE INSURANCE HOUSE
33, Ikorodu Road,
Jibowu, Lagos.
Tel: 7749251

OYO OFFICE

Oyo Ibadan Road,
Top of Union Bank of Nig. Plc. Owode,
P.O.BOX 877, Oyo.
Tel: 038-240712

IJEBU-ODE OFFICE

46, Ibadan Road,
P.O.BOX 133, Ijebu-Ode.
Tel: 037-430504.

ABEOKUTA OFFICE

GREAT NIGERIA HOUSE

ABEOKUTA OFFICE

173,Iremo Road,
P. O. Box 556, Ile-Ife,
Tel: 036-230466.

OSOGBO OFFICE

10, Awolowo Way, Igbonna,
Opp. Wema Bank Plc
P.M.B. 4480, Oshogbo,
Tel: 035-241844

ILORIN OFFICE

121, M/Mohammed Way,
P.M.B. 1545, Ilorin,
Tel: 031- 221262

SOUTH WESTERN ZONAL OFFICES

Akure/Owo Road,
Near First Bank Plc.,
Alagbaka, Akure.
Tel: 034-242193

ONDO OFFICE

74, Yaba Street,
P.O.Box 1403, Ondo
Tel: 030-250210

ADO-EKITI OFFICE

19, Ajilosun Street,
P.M.B 5325, Ado – Ekiti,
Tel: 030-250210

NORTHERN ZONAL OFFICES

Abuja Office:
Plot 94, Malanji Street
Wuse Zone 4, Abuja.
Tel: 09-5234217

KADUNA OFFICE:

Turaki Lli House,
3, Kenta Road,
P.O.Box 394, Kaduna.
Tel: 062-215129

GREAT NIGERIA HOUSE
1, Old Owode Rd., Panseke,
Tel: 039-240637

IKARE OFFICE

GIDIGBI HOUSE
Top of Omega House, Jubilee RD.,
P.O.BOX 76, Ikare Akoko, Ikare
Tel: **039-240637**

WARRI OFFICE

152, PTI Road,
Before Agofure Motors
Effurum Warri.

PORT-HARCOURT OFFICE

LAAS GROUP HOUSE
2006, Aba Road
P.M.B. 5481, Port-Harcourt.
Tel: **084-232754**

KANO OFFICE

NICON HOUSE
13B, Post office Road
Tel:062-633686

JOS OFFICE

4, Rwang Pam Street,
P.OBOX 698, Jos.
Tel: 037-452496

PROPOSAL FOR INSURANCE OF COMMERCIAL MOTOR VEHICLES

FULL NAME OF PROPOSER

ADDRESS

OCCUPATION OR TRADE

Index mark and registration number	Make of vehicle	Chassis no. and engine no.	Type of body	Cc or horse-power makers rating	Year of manufacture	Goods carrying capacity	Passenger carrying capacity including driver	Proposer's estimate of present value including accessories
TRAILERS – State total number and description of each including identification Mark, Value and Carrying Capacity								

RISKS TO BE INSURED

1. State cover required: (e.g. Comprehensive, or Third Party Risks only)
2. For which of the following purposes will the Vehicle(s) be used? *(Delete those applicable)*
 - (a) Carriage of own goods only.
 - (b) carriage of goods for hire or reward
 - (c) Private passenger hire.
 - (d) Public passenger hires
 - (e) motor trade
 - (f) Other purposes – (to be described)
3. If the passengers will be carried (a) described exactly their categories
 (b) State whether you require the insurance extended to cover your legal liability to such passengers.....
4. In what countries will the vehicle(s) be used?
5. Period of insurance to commence with renewal annually at

GENERAL INFORMATION

6. Are you the sole owner of the Vehicle(s)?If not, is the vehicle being hired?
 Or being purchased under the Hire Purchase system..... *If the latter, state the name of the Finance Company*.....
7. To the best of your knowledge and belief do you, or does any other person who to your knowledge will drive, suffer from any physical infirmity or from defective vision or hearing?
8. Have you, or has any other person who to your knowledge will drive, during the past five years.

Been fined?.....Had licence endorsed?.....Been convicted of any motoring offence?.....*If so, give particulars and date*.....

9. Is there any prosecution pending for such an offence?.....
10. Are you now or have you ever been insured in respect of any Motor Vehicle?.....If so, state name of Insurers.....
11. Have any insurers ever: (a) declined your proposal?.....(b) required you to carry the first portion of any loss?.....(c) required an increased premium or imposed special conditions?.....(d) refused to renew or cancelled your policy?.....

12. Give particulars of all accidents or losses during the past three years (*whether insured or not*)

Year	Total number of motor vehicles owned by proposer	Total number of accident and loss		DAMAGED TO PROPOSER'S VEHICLES		FIRE AND THEFT		THIRD PARTY	
				NO.	Amount	NO.	Amount	NO	Amount
.....			Paid ... outstanding						
.....			Paid ... outstanding						
.....			Paid ... outstanding						

13. If you are entitled to a "No Claim" Discount under a previous insurance please give full particulars and attach your last renewal notice.....

DECLARATION: I/We the undersigned, being desirous of affecting Insurance, as above described, do hereby declare that the particulars of this proposal are true, that I/We have not omitted to disclose any material fact, and I/We further agree that this Proposal and Declaration shall be the basis of the Contracts between myself/ourselves and the Great Nigeria Insurance Company Limited. I/We undertake that the Vehicle or Vehicles to be insured will be maintained in an efficient condition and shall not be driven by any person who to my/our knowledge has been refused any Motor Vehicle insurance or continuance thereof. I/We further agree to accept a policy subject to the terms, provisions and conditions of the company. I/We further agree that if this proposal in any particular is filled in by another person such person shall be deemed to be my/our agent and not the agent of the Company.

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.

Date: 19..... Signature:

Agency..... POLICY NO.CV/.....

FOR OFFICIAL USE ONLY

PREMIUM on..... Vehicle(s)
Rebate 1 <div style="text-align: right;">Balance</div>
Rebate 2 <div style="text-align: right;">Balance</div>
Rebate 3 <div style="text-align: right;">Balance</div>
Rebate 4 <div style="text-align: right;">Balance</div>
Extra Benefits 1. 2. 3. 4.
TOTAL ANNUAL PREMIUM
“No Claim” Discount % FIRST PREMIUM.
.....	Policy Form: Endorsements/Clauses: Certificate – Type: Serial No:

THE COMPREHENSIVE COVERS:

1. Legal Liability to Third Parties (including passengers by special extension where requested).
2. Loss of or damage to the Motor Vehicle resulting from Accidental collision or Overturning, Fire, Theft, etc.

Privileges of the Company’s policy include authorization following an accident to put repairs in hand immediately up to N20. The indemnity also includes for an amount up to 20% of the agreed cost of repairs, the cost of protection and removal to the nearest repairers and of delivery within the country where the loss or damage was sustained.

NO-CLAIM In the event of no claim being DISCOUNT made or arising under the policy during the preceding year of insurance the renewal premium for such part of the insurance as is renewed will be reduced by 15%.

Policies can also be issued to cover Third Party risks only. Cover at reduced rates is also available to comply solely with the minimum requirements of:

The Motor Vehicles (Third Party Insurance) Act, 1945 (Nigeria).

PROPOSAL FOR BULGLARY AND HOUSEBREAKING INSURANCE (BUSINESS PREMISES)

FULL NAME OF PROPOSER:

ADDRESS:

TRADE OR BUSINESS:

(1) (a) Address of premises in which property to be insured is contained . (b) Description of premises (shop, warehouse, factory, etc)	(a) (b)
(2) To what extent are the premises left unoccupied after business hours and during holidays?	
(3) Are stock books and sales books kept and posted promptly?	
(4) (a) Have you previously proposed for Burglary Insurance and are you now insured? (b) Has any Insurer declined or required special terms to insure you or cancelled or refused to renew you insurance? (c) Have you ever suffered a loss by Burglary or Housebreaking at these premises or elsewhere? In each case please give the date and full details including the name of the Insurer.	(a) (b) (c)

DESCRIPTION OF PROPERTY

All whilst contained in the above mentioned premises excluding any yard, garden, open place or outbuilding not communicating with the main building.

SECTION I- PROPERTY PERTAINING TO THE PROPOSER'S TRADE OR BUSINESS AS DESCRIBED ABOVE:-

- (1) Stock in Trade the property or the proposer
- (2) Similar property held by the Proposer in trust or on commission, for the loss which he is liable
.....
(If Wines, Spirit, or Tobacco and Cigarettes are included in the foregoing items, please state maximum value:
- (3) Trade furniture, Fixture, Fittings and Utensils the property of the Proposer
.....
.....

SECTION II – PROPERTY BELONGING TO THE PROPOSER OR TO MEMBERS OF HIS FAMILY PERMANENTLY RESIDING WITH HIM, ALL IN PRIVATE USE AND CONTAINED IN THE RESIDENTIAL PORTION OF THE ABOVE MENTIONED PREMISES:-

- (1) Furniture, Household and Personal Effects (other than property described in the following items)
.....
- (2) Valuables, i.e, furs, jewellery, gold, silver and platinum articles (other than articles described below) – limited to one-half the amount of the preceding item unless extra premium paid

(3) Articles to be specifically insured, VIZ :-

.....

.....

Except for Furniture, Household Appliances, Organs, Pianos, Gramophones, Radio and Television Sets and Articles specifically insured, the amount payable for any one articles insured under section II is Limited to 5 percent of the total of the sums insured by the items in Section II. A separate description and value must be given for each article to be specifically insured.

TOTAL SUM TO BE INSURED

I declare that the best of my Knowledge and belief all the foregoing statements and particulars are true, and I agree that this Proposal shall be the basis of a contract of insurance to be expressed in the usual terms of the Company's Policy.

Date Signature of Proposer

Agency Agent

The liability of the Company does not commence until the acceptance of the Proposal has been intimated by the Company.

BURGLARY AND HOUSEBREAKING INSURANCE
BUSINESS PREMISES

COVER

The Insured is indemnified in respect of

- (a) Loss of or damage to the property insured, and
- (b) Damage to the buildings of the premises described in the policy, caused by theft following upon or followed by burglary or housebreaking accompanied by the actual forcible and violent breaking into or out of the premises or any attempt thereat.

If part of the premises is occupied by the Insured as a residence and the contents thereof are included in the Insurance, the policy extends to cover such property removed from the premises for up to 60 days in all in any one year of insurance while the Insured is temporarily residing in any private residence, hotel, club, inn, or boarding or lodging house within the area covered by the policy. Jewellery and other valuables forming part of such property are also covered whilst temporarily deposited in any bank, safe deposit or occupied private residence within the area covered by the policy.

EXCLUSIONS

- (1) Earthquake, riot, civil commotion, and War and kindred risks.
- (2) Nuclear risks.
- (3) Loss or damage by fire or explosion, or which can be insured against by a Glass Insurance policy.
- (4) Loss of or damage to
 - (a) External showcases or automatic machines or the contents thereof:
 - (b) Deeds, bonds, bill of exchange, bank treasury or promissory notes, cheques, money, securities for money, stamps or coins, medals, manuscripts or documents of any kind, sculptures, patterns, plans, models, moulds, designs, name books, business books or papers, unless specially mentioned in the policy.
- (5) Loss or damage in which there is concerned any member of the Insured's household, his business staff or any person lawfully on the premises.

INSPECTION

The Company will usually inspect the premises and may require additional protections to increase the security of the premises. This service also benefits the Insured as it may prevent a loss and the accompanying disruption of business.

GREAT NIGERIA INSURANCE Plc (RC 2107)
 (A MEMBER OF THE ODU'A GROUP OF COMPANIES).
(Incorporated in Nigeria)

HEAD OFFICE: 8, Omo Osagie Street Ikoyi, Lagos P..O.BOX 2314, LAGOS.
TEL: 7300015,2693483, 7740654,7746983,7747131,7739625 7739626,7747388 8921108

PROPOSAL FOR WORKMEN'S COMPENSATION

Legislation:- Workmen's Compensation Ordinance 1941, Nigeria, workmen's compensation (Amendment) Ordinance

Proposer's Name in full.....

Proposer's Business Address.....

Proposer's Trade or Occupations.....

Particulars of work.....

SCHEDULE A

All persons within the scope of Workmen's Compensation Laws referred to above must be included.

Description of Employee	Estimated Number of Employee	Estimated Annual Wages Salaries and other Earnings			(For Office Use Only)	
		Cash	Value of Food, Fuel, Quarters and other Consideration	Total	Rate per cent	Premium
(1)	(2)	(3)	(4)	(5)		
Clerical Staff
Commercial Travelers
Apprentices and Articed Pupils
Employees engaged with woodworking Machinery, including Machinists and Machinist and Machinists' Laborers
.....
All other Employee
The total amount of wages, salaries and other earnings paid by me/us to the above mentioned employees during the past twelve months was Do you require indemnity in respect of Medical Expenses under the Workmen's compensation (Amendment) Ordinance 1950?						
..... Do you wish to insure your liability under the Workmen's compensation Laws referred to above to the workmen of sub-contractors? (i.e. of "contractors" as defined in the Laws) If so, PLEASE STATE:-						
Name of Contractors	Nature of work sublet	If contract for Labour and materials state estimated amount of contract	In cases for which the contract is for labour only, state amount of contract			



