

M & C General Insurance Company Ltd.

Head Office: 9-11 Bridge Street, P. O. Box 786, Castries
St. Lucia, W.I.

Homemakers Inclusive Insurance Proposal

Coverage provided for:-

1. Buildings
2. Contents
3. All Risks
4. Workmen's Compensation
5. Optional extensions where requested

ALL QUESTIONS MUST BE ANSWERED COMPLETELY

THE LIABILITY OF THE COMPANY DOES NOT COMMENCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED AND THE PREMIUM PAID.

Name of Proposer (in full) _____
Mr/Mrs/Miss

Postal Address _____

Telephone Nos. Home _____ Office _____

Email Address _____

Property situate _____

Profession /Occupation _____

If Proposer is married state occupation of Spouse _____

Period of Insurance from _____ to _____

1. Do you hold any other policies with M & C General Insurance Company Ltd.? YES NO

If 'yes', give details _____

2. What is the age of the building? _____

3. What is the construction of the building?

(a) external walls _____

(b) roof _____

(c) floors _____

4. Is the property proposed in good state of repair and will it be so maintained? YES NO

5. Is the area subject to flooding or specially exposed to loss by any of the perils to be insured against? YES NO

6. Is the distance from the nearest building less than 20'? YES NO

If 'yes', please state occupation and construction _____

7. Is the building: -

(a) Private Dwelling, Townhouse, Condominium? _____

(b) Self-contained Flat with separate entrance exclusively under your control? _____

(c) Rooms not self-contained? _____

8. Will the property be left unattended for more than 60 days in aggregate during any one period of insurance? YES NO

9. Is the building used for residential only? YES NO

If 'no', state other use _____

10. Have you ever sustained a loss from any of the perils for which you now propose? YES NO

If 'yes', give details _____

11. Has any insurer in respect of the risks for which you now propose: -

(a) decline to insure you? YES NO

(b) cancelled or refused to renew your insurance? YES NO

(c) imposed any special terms or premium? YES NO

If 'yes' to any of these questions, please give details _____

12. Do you hold any other policies for any of the risks now proposed? YES NO

If 'yes', please state the name of the insurer _____

I desire to effect an insurance with M & C General Insurance Company Ltd. and do hereby declare that the above statements are true; that I have withheld no material information: that the foregoing sums to be insured are to the best of my knowledge and belief not less than the full value of the property to be insured on the basis proposed and will be so maintained. I agree that this Proposal and Declaration shall be the basis of the contract to be made between me and the Company.

Date _____

Signature of Proposer _____

COMPLETE THIS SECTION IF YOU ARE INSURING YOUR BUILDING

1. Do you wish to insure for reinstatement? YES NO
2. Do you require flood cover from any cause? YES NO
3. Is the building mortgaged?
If 'yes', please state name of Mortgagee _____

4. What is the height in storeys? _____
5. What is the approximate superficial area? _____
6. When was it constructed? _____

SECTION 1 - BUILDING

SUM TO BE INSURED

On building (including walls, gates and fences) _____	\$ _____
Retaining Walls _____	\$ _____
Swimming Pool _____	\$ _____
Central Air-Conditioning Equipment _____	\$ _____
	=====

COMPLETE THIS SECTION IF YOU ARE INSURING YOUR CONTENTS

1. If you are renting the building, is it? FULLY FURNISHED _____ SEMI FURNISHED _____ UNFURNISHED _____
2. What protection is there against loss by burglary? _____

SECTION 2 - CONTENTS

SUM TO BE INSURED

On Contents _____	\$ _____
Computer Stereo Equipment, Television and the like (Please supply details) _____	\$ _____
Jewelry (Please provide valuations &/or receipts) _____	\$ =====
	=====

SECTION 3 - "ALL RISKS" (PLEASE ATTACH A LIST &/OR VALUATIONS)

1. Is your jewelry kept in a safe when not worn? YES NO
2. What territorial limits are required? ST. LUCIA WEST INDIES WORLDWIDE
3. Are you in a position to meet all of your financial commitments at present?
If 'yes', do you expect to continue being able to meet all of
Your financial commitments within the next twelve months? YES NO
YES NO
4. Will any of the items be used by anyone other than yourself or a member of your
family living with you? YES NO
If 'yes', please state which items and by whom? _____

5. At what premises is the property usually kept overnight? _____

