



# TDC INSURANCE COMPANY LTD

## PROPOSAL FOR FIRE & COMMERCIAL PROPERTY INSURANCE

N. B. The property is not covered until the risk is accepted

### PARTICULARS OF PROPOSER

1. Name(s) of Proposer(s) (in full): .....
2. Address: .....
3. Date(s) of Birth / Incorporation: (1) ..... (2).....
4. Contact Information: Tel: Home ..... Office ..... Mobile ..... Fax .....
5. Proposer's Business/Profession: ..... Employer: .....
6. E-mail Address(es) (1) ..... (2).....

### PARTICULARS OF PROPERTY TO BE INSURED

7. Location of Premises to be insured: .....  
(Give full address (Name of building, street, town etc.)
8. Occupancy (**purpose for which building is used**) .....
- 9.. Is cover required against any risk or peril in addition to Fire & Lightning? • Yes • No
- 10.. If yes, indicate the name(s) of the peril(s) you require: .....
11. What materials are the outer walls constructed of? • Concrete • Wood • Mixture
12. What is the roof constructed of? • Galvanized • Asphalt Shingles • PVF2 Sheets • T-111s/T108s  
• Wooden Shingles • Clay Tiles • Concrete Tiles • Concrete • Other.....
13. Main Construction Material? • Concrete • Wood • Mixture
14. What are the floors constructed of: • Concrete • Wood Mixture • Other(specify) .....
15. Is the building: • A Bungalow • 1 Storey • 1 Storey with basement • 2 Storeys • Other .....
16. When was the building constructed? ..... months ..... years ago
17. What is the occupancy of the building? • Residence ..... • Business ..... • Mixture of Residence/Business .....
18. Are the premises rented? • Yes • No
19. Is the building detached? • Yes • No.  
If "Yes", give distance from nearest building: .....
- If "No", give construction of adjoining building(s) .....
20. Are there any insurances on the same property, **in force** with us or other offices? • Yes • No

If so please state the Amount(s), the name(s) of the company/companies, and the Policy Number(s):

Company	Policy Number	Sum Insured

21. State all other circumstances material to the risk: .....
22. Please indicate whether you require cover for: • Automatic Indemnity or • Replacement
23. Is the property mortgaged: • Yes • No.  
If "Yes", give name & address of Mortgagee: .....

23. Has the property been insured in the past? • Yes • No If "Yes", give particulars:

Company	Policy Number	Sum Insured	Period
			/ / - / /
			/ / - / /

24. Have you ever sustained loss by fire or any other peril? • Yes • No If "Yes", give details:

Type of Loss	Year	Amount of Claim

25. Has any company, in respect of this or any other property, ever:

- a. cancelled your policy? • Yes • No
- b. declined your proposal: • Yes • No
- c. refused to renew your policy? • Yes • No

Company	Policy Number	Sum Insured	Period
			/ / - / /
			/ / - / /

**Sums Insured**

Building(s): \$..... F.F.F. & Eq.: \$.....  
 Contents / Stock: \$..... Public Liability: \$.....  
 Employer's Liability: \$..... Other : \$.....

**Period of Cover**

From: ..... to ..... (both dates inclusive)

**INSURED'S DECLARATION**

I/We hereby declare that the statements made by me/us in this proposal, are, to the best of my/our knowledge and belief, true, and I/We hereby agree that this declaration shall form the basis of the contract between me/us and **TDC INSURANCE COMPANY LIMITED**.

I/We further agree that if this proposal in any particular is filled in by any other person, such person shall be deemed my/our agent and not the agent of the Company. I/We further declare that I/We have read and understood all particulars entered herein and I/We have agreed after verifying the same to be true and complete in all respects.

I/We further declare that I/We am/are willing to accept the Company's policy with respect to the following schedule of deductibles:

Each and every claim arising as a result of hurricane, earthquake, volcanic eruption or any other natural peril - 2% of the Sum Insured, with a minimum of EC\$.

- Rio & Strike - EC\$
- Storm, Tempest & Flood - EC\$
- All other perils - EC\$

Signature of Proposer: ..... Date:.....

**(For Office Use Only)  
 UNDERWRITER'S REPORT**

- The Proposer:
- a. has been known to me • for ..... years
  - b. was recommended to me •
  - c. was approached by me •
  - d. approached us •

I have examined the property proposed for insurance and have found it to be in ..... condition. Accordingly, I do/do not recommend it for acceptance.

It is of Construction Class: • Superior A B C Rate Applied ..... %

Signature of Underwriter: ..... Date: .....

Signature of Div. Mgr: ..... Date: .....

Signature of G.M./Deputy Mgr./Ex. Dir: ..... Date: .....