

RENTERS INSURANCE PROPOSAL FORM

The Company provides insurance against the following perils, subject to the terms, exceptions and conditions of the Company's usual form of Policy, a specimen copy of which will be supplied on request.

THE INSURED PERILS

Loss or Damage caused by:

1. Fire, Lightning, Thunderbolt, Subterranean Fire
2. Explosion
3. Riot and Strike
4. Aircraft or other aerial devices or articles dropped therefrom
5. Bursting or overflowing of a water tank, apparatus or pipes excluding:
 - (a) the first BZ\$500 of each and every loss
 - (b) loss or damage occurring while the Buildings are left unfurnished
6. Theft accompanied by actual forcible and violent breaking into or out of a building or any attempt threat.

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.

7. Hurricane, Cyclone, Tornado, Windstorm and Rain accompanying these perils, Earthquake, Seaquake, Volcanic Eruption, Tidal Wave (Tsunami) and Sub-terranean Fire including Flood / Overflow of the sea caused by these perils: 2% of Sum Insured with minimum of \$500 each and every loss; but increases to 5% in respect of risks of concrete and mixed construction at any Caye and 7% in respect of risks of wooden construction at any Caye.

ALL OTHER PERILS

BZ\$500 each and every loss
Burglary BZ\$1,000

ADDITIONAL BENEFITS

8. The Insured's liability to the Public as occupier of the buildings in respect of bodily injury or damage to property up to an amount of BZ\$100,000 and in addition costs payable to claimants or incurred with the consent of the Company in defending claims.

Note: A policy covers the occupier's liability only

9. Personal Liability up to BZ\$100,000.00
10. Employers Liability up BZ\$100,000.00
11. All Risks of physical loss to Specified items (worldwide or Belize only).

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 Perils 2 and 3 and to confiscation or similar occurrences.

RENTERS INSURANCE PROPOSAL FORM

(DO NOT LEAVE ANY ANSWERS BLANK – FILL IN “NIL” OR “N/A”)

PROPOSER DETAILS

Name of Proposer (in full) Social Security No.

BLOCK LETTERS PLEASE

Postal Address

Physical Resident Address

Contact No. (H)..... (O) Cell Email

Name of Employer (in full).....

Type of Business Entity: Company Partnership Sole Proprietorship Charitable Equity

Other (Please specify)

Profession or Occupation Date & Place of Birth

Day/Month/Year

Type of Business Sector:

Private Sector Service Professional (attorney/accountant)

Public Sector/Government Service Real Estate

Financial Services Broker Retail/Distribution

Medical (dentist/doctor) Transport/Travel

Construction Other (please specify)

Nationality Dual Citizenship? Yes No If YES, please state

Do you have any other Insurance Policy with this company? Yes No If YES please provide details

.....

PARTICULARS OF PROPERTY TO BE INSURED

Address of dwelling for which the Insurance is required (*if different from above*)

..... GPS:

Term of Insurance from 20 to 20

THE BUILDINGS and their occupancy

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. What is its height in storeys? Dimension & Age.....

Location of Contents to be insured: Ground floor
Second floor
Other, please specify

4. Is the building in a good state of repair and will it be so maintained?

5. Is the dwelling equipped with Burglar alarm system? If so, describe type.
.....

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

Note: Attention is drawn to a proviso in the Policy that cover against Theft will be suspended for any period or periods in excess of 30 days during which the dwelling be left without an inhabitant therein unless specially agreed to by the Company.

7. (a) Does any other party have a legal interest in the property that should be specified on the Policy? e.g. hire purchase, lease, lien.
If so, who?

8. 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? If so, give particulars

PREVIOUS INSURANCE AND LOSSES

9. Have you any other policies in force covering any of the perils to be insured against? If so, please give particulars

10. If this proposal is in replacement of any insurance with this Company, please give particulars

11. Has any Company or Insurer, in respect of any of the perils to which the proposal applies:
(a) Declined to insure you?
(b) Required special terms to insure you?
(c) Cancelled or refused to renew your insurance?
(d) Increased your premium or renewal?
If so, full particulars

12. Have you ever sustained loss from any of the perils to which the insurance is to apply?
If so, please give particulars

THE PROPERTY TO BE INSURED

Note: 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.

	SUM INSURED
<p>13. Amount of insurance required:</p> <p>(a) 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.</p> <p>(b) Pictures/paintings/collections/jewellery (Please list values separately)</p> <p>(c) On loss of rent or alternative accommodation</p> <p>(d) Any other (e.g. tenants' improvements)</p> <p>(e) Items under all Risks section (e.g. Mobile Phones, Cameras, Jewellery)</p> <p><i>Note each item must be fully described with I.D./ serial numbers, if applicable, and sum insured</i></p>	<p>(a)</p> <p>b)</p> <p>c)</p> <p>(d)</p> <p>(e)</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

Note 1. The amount of insurance on Platinum, Gold and Silver Articles, Jewellery, Paintings, Works of Art and Collections is limited to BZ\$5,000.00 or 10% of the Sums Insured for Contents whichever is less, within the private dwelling, 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.

Note 2. The insurance on Contents does not cover any part of the structure or ceilings of the Buildings, wall papers and the like, external television and radio antennae, aerials, aerial fittings, masts and towers nor any property to be insured under Buildings, nor does it cover property more specifically insured under another policy or, unless specially mentioned, Deeds, Bonds, Bills 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.

DECLARATION

I/we declare that to the best of my/our knowledge and belief, the information provided in connection with this proposal, whether in my/our own hand or not, is true and I/we have not withheld any material facts. I/we understand that non-disclosure or misrepresentation of a material fact will enable insurers to void the insurance. A material fact is one likely to influence acceptance or assessment of this proposal by underwriters. If you are in any doubt as to what constitutes a material fact, you should consult your insurance broker. I/we understand that signing this proposal does not bind the Proposer to complete the insurance but agree that should a contract of insurance be concluded, this proposal and the statements made therein shall form the basis of the contract.

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

FOR OFFICE USE ONLY	
Policy No.	Premium.
Customer No.	Remarks:
Excess.	
Agency	





“It Pays to Get it Right!”

A Roe Group Company

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