

# Fire Insurance





## FIRE INSURANCE

You have worked hard to own your dream house, providing shelter to you and your loved ones. You have worked hard to own your thriving business, providing financial means to support your family and lifestyle.

When disasters strike, all these could be gone in a matter of moments. You need protection.

**Fire Insurance** provides you with suitable and reliable protection.

**Basic Perils** • Fire • Lightning

**Additional Perils (Optional)** • Fire consequential upon earthquake, volcanic eruption, hurricane, cyclone, typhoon, tornado and windstorm • Loss or damage caused directly by hurricane, cyclone, typhoon and windstorm • Flood • Malicious damage • Riot and strike • Aircraft damage • Impact damage • Explosion • Water damage due to bursting or overflowing of water tanks, apparatus or pipes

**Extensions (Optional)** • Rental • Removal of debris • Architect, surveyor and consulting engineer's fees • Others – please contact our office for information

**Exclusions** • Theft during or after the occurrence of a fire • Spontaneous combustion • Subterranean fire • War or warlike operation • Nuclear activity • Terrorism • Others – please refer to policy document for full details of exclusions



### Frequently Asked Questions

**1. What protection do I get with my Fire Insurance Policy?**

Your policy protects you against the basic perils of fire and lightning.

**2. Can I include additional perils to my Fire Insurance Policy?**

On request, we may include additional perils to your policy with additional premium.

**3. Can you tell me about extensions?**

In addition to insuring your properties, you may extend the coverage of your policy with additional premium.

**4. What are exclusions?**

Exclusions are events of happening that your policy does not cover.

**5. When must I report to you the occurrence of a fire or other incidents covered under the policy?**

You are required to report to us within 15 days of a fire or other incidents covered under the policy.

**6. Who is Standard Insurance?**

Standard Insurance is an approved insurer operating in Brunei Darussalam since 1995. With offices throughout the country, Standard Insurance is committed to delivering quality products and excellent services to its customers.

**This product information page is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the policy. You may contact our office should you require a specimen copy of the policy wordings.**

**We encourage you to discuss your insurance requirement with your insurance agent or our office before effecting cover.**

INTERMEDIARY NO: \_\_\_\_\_ COVER NOTE NO: \_\_\_\_\_



## FIRE INSURANCE PROPOSAL FORM

**REMINDER:** You are to disclose in this proposal form fully and faithfully all the facts which you know or ought to know otherwise the policy issued hereunder may be void.

### DETAILS OF PROPOSER

Name: \_\_\_\_\_

Passport/NRIC No (if applicable): \_\_\_\_\_

Business/Occupation: \_\_\_\_\_

Address: \_\_\_\_\_

Home Tel.: \_\_\_\_\_ Office Tel.: \_\_\_\_\_

Mobile Tel.: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

### PERIOD OF INSURANCE

From:   -   -

To:   -   -

### FINANCIAL INTEREST (if any)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Type

Lease  Mortgage

Hire  Others (please specify): \_\_\_\_\_

## DESCRIPTION OF PREMISES

1. Location of Property to be insured: \_\_\_\_\_  
\_\_\_\_\_

2. Name of the building: \_\_\_\_\_

3. Building occupied as: \_\_\_\_\_

4. Construction of building:

**Wall** [ ] Bricks  
[ ] Concrete  
[ ] Wood  
[ ] Open-sided  
[ ] Metal  
[ ] Half-brick & half-wood  
[ ] Others (please specify): \_\_\_\_\_

**Roof** [ ] Tiles  
[ ] Metal  
[ ] Asbestos  
[ ] Others (please specify): \_\_\_\_\_

**Floor** [ ] Concrete  
[ ] Wood  
[ ] Others (please specify): \_\_\_\_\_

No. of storey(s): \_\_\_\_\_

If multi-storey, please state how each floor is occupied: \_\_\_\_\_

PROPERTY INSURED	SUM INSURED
1. On Building excluding foundation	
2. On _____ months Rental at \$ _____ per month	
3. On Stock in Trade of _____ _____	
4. On Plant, Machinery and Equipment	
5. On Furniture, Fixture and Fittings	
6. On Household Utensils and Personal Effects	
7. Others (please specify) _____ _____	
<b>Total Sum Insured</b>	