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 Policy is designed to provide 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 the proposal form fully and faithfully all the facts which you know or ought to know otherwise the policy issued hereunder may be void.

CLIENT DETAILS

Name of Insured: _____

_____

Address: _____

_____

Telephone No.: _____

Description of Business Activities: _____

_____

_____

Ownership of Company:

[ ] Local [ ] Foreign

PERIOD OF INSURANCE

From: d d - m m - y y To: d d - m m - y y

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) _____ _____	
Total Sum Insured	

UNDERWRITING INFORMATION

1. a) What is the nature of goods and other contents in the premises? _____

_____

b) If there is machinery in the premises, state the nature of such machinery. _____

_____

2. What is the approximate distance from the nearest building? _____

3. Is the building attached to others? Yes [ ] No [ ]

If yes:

a) Give details of construction of the other buildings _____

_____

b) State whether dividing walls surpass the roof without any opening _____

_____

4. What is the age of the building (state the year of construction where possible)? _____

5. Has any Insurer in respect of this risk:

a) Declined your proposal? Yes [ ] No [ ]
b) Refused to renew your policy? Yes [ ] No [ ]
c) Demanded increased premium for renewal? Yes [ ] No [ ]

If yes, please give details: _____

_____

6. Have you ever suffered any loss caused by fire or flood or by any other causes, in respect of this property or any other property? Yes [ ] No [ ]

If yes, please give details: _____

_____

7. Are you at present insured against any of the risks you now wish to insure against?

Yes [ ] No [ ]

If yes, please give details: _____

_____

DECLARATION

I/We hereby declare that the information and answers given in this proposal are true and correct and that no facts have been withheld or suppressed which may affect the decision of the Company in considering the risk, and I/We hereby agree that this proposal and declaration shall be the basis of the contract between myself/ourselves and the Company and I/We agree to accept the Company's Policy subject to the terms and conditions to be contained therein.

Date: d d - m m - y y Signature of Proposer: _____

Liability is not attached until the proposal has been accepted by the company.

CREDIT CARD PAYMENT (Direct Debit Authorisation)

[ ] MasterCard [ ] VISA [ ] AMERICAN EXPRESS [ ] Others

I/We hereby authorise STANDARD INSURANCE SDN BHD to debit my credit card account indicated below the amount of the annual premium due as stated below or such other amount as advised by STANDARD INSURANCE SDN BHD from time to time under my insurance policy set below.

Credit Cardholder's Name: _____

Credit Cardholder's Account No.: _____

Credit Card Expiry Date: d d - m m - y y

Policy No.: _____

Name of Insured: _____

Annual Premium Amount: _____

Date: d d - m m - y y

Signature of Credit Cardholder: _____
(Signature must correspond with specimen signatures of the credit cardholder at the bank.)

Approval Code: _____

DISCLAIMER: This Policy is considered null and void if this direct authorisation is dishonoured.

اینسورن‌س ستندارد سندیرین برحد

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FF/PRO/2021-01/V01