

HOUSEOWNER/HOUSEHOLDER INSURANCE

PROPOSAL FORM

PROPOSER'S INFORMATION

Name of Proposer: _____

NRIC/Passport No.: _____ Profession/Occupation: _____

Address: _____

Home: _____ Office: _____ Mobile: _____ Fax: _____

Email: _____ Gender: Male Female

Date of Birth: _____ Marital Status: Single Married other

DETAILS OF PROPERTY TO BE INSURED

Situation of Risk: _____

Mortgagee (If applicable): _____

Period of Insurance: From: _____ To: _____

The SUM to be insured must represent 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.

SECTION I - BUILDINGS

The Proposer's Private Dwelling House or Flat and all the Domestic Offices, Stables, Garages and Out-Buildings used solely in connection therewith and on the same premises including Fixtures and Fittings therein and the Walls, Gates and Fences around and pertaining thereto.

Total Sum Insured on Buildings: _____ Total Premium: _____

SECTION II - CONTENTS

On Household Goods and Personal Effects of every description (except as after mentioned) the property of the Proposer or any member of the Proposer's family and domestic staff normally residing with the Proposer in the Proposer's Private Dwelling and all the Domestic office, Stables, Garages and Out-Buildings used solely in connection therewith and on the same premises.

No one article (Furniture, Pianos, Household Appliances, Wireless and Television Sets and Organs excepted) will be deemed of greater value than five (5) per cent of the Total Sum Insured on the said Contents unless such articles is specially declared as a separate item.

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Specify here any such articles of greater value than five (5) per cent of the Total Sum Insured on the said Contents) _____
) _____
) _____

Total Sum Insured on Contents: _____ Total Premium: _____

IMPORTANT NOTE

1. The value of Platinum, Gold and Silver Articles, Jewellery and Furs payable under the Policy is limited to one-third of the Total Sum Insured on Contents.
2. This Policy is for Private Dwelling and/or Contents contained therein, occupied solely for residential purposes or residential and domestic office purposes. No manufacture or deposit or storage of merchandise may be allowed in the Private Dwelling or in any portion of the premises of which the Private Dwelling forms a part.
3. This Policy does not cover property more specifically insured or, unless specially mentioned declared herein:-

Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Securities for Money, Stamps, Documents of any kind, cash, Currency Notes, Bank Notes, Manuscripts, Medals and Coins, Motor Vehicles and Accessories.

UNDERWRITING INFORMATION

1. Are the walls and floors made of concrete/Brick?
 Yes No If No, please gives details: _____
2. Is the roof constructed of ceramic or iron?
 Yes No If no, please gives details: _____
3. What is the height of the building, (i.e. the number of storeys)? _____
4. Are there any outbuildings and, if so, how are they constructed? Please gives details: _____
5. Please state the nature of your residence (tick whichever applicable):-
 - a) Detached Private Dwelling House.
Please state the distance away the nearest building (excluding small out-houses):

 - b) Non – detached Private Dwelling House.
 - c) Flat or Apartment with separate entrance exclusively under your control.
 - d) Room not self-contained.
6. Is the dwelling occupied solely by you and your family and servants? If no, state number of other tenants, lodgers, boarders or paying guests. Please gives details: _____

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7. Will the dwelling regularly be left unoccupied? Yes No
If yes, please give details: _____
Attention is drawn to a proviso in the policy that covers against Theft will be suspended for any period or period in excess of 90 days in any one period of insurance during which the dwelling be left without an inhabitant therein unless specially agreed to by the Company.
8. Are the buildings in a good state or repair and will they be so maintained? Yes No
9. Is insurance required against:
- a) Full Theft (under Contents only).
 - b) Riot, Strike and Malicious Damage (under Buildings and Contents).
 - c) Accidental damage to plate glass (under Buildings only).
 - d) Rent Insurance under Section IIIA of the policy in excess of the 10% of the Total Sum Insured on Buildings and/or Contents. If yes, please tick (/) appropriate limit. Limit increased to: _____ %
10. Has any Company or Insurer in respect of any of the Contingencies to which this 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 on renewal?
- If so, please give details: _____
11. Have the Buildings and/or Contents suffered damage by hurricane, cyclone, typhoon, windstorm, or flood during the past five years? Yes No
If yes, please give details: _____
12. Have you ever sustained loss from any of the herein mentioned perils, other than those referred to in (11) above?
 Yes No If yes, please give details: _____
13. Have you any other policies in force covering any of the contingencies to be insured against? Yes No
If yes, please give details: _____
14. If this proposal is in lieu of any insurance with this Company, please give details: _____

(NOTE FOR QUESTIONS 9 (a) to (d), RATES WILL BE QUOTED ON APPLICATION)

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DECLARATION

I/We hereby declare that the above statements and particulars are true, and that I/We withheld no material information regarding this Proposal.

I/We hereby agree that this Declaration, and the particulars above given, as well as any further Proposal or Declaration or Statement made in writing by me or anyone acting on my/our behalf shall form the basis of the contract between me/us and the company, and I/We further agree to accept indemnity subject to the conditions in and endorsed on the Company's Policy.

I/We also declare that THE TOTAL SUMS TO BE INSURED REPRESENT NOT LESS THAN THE FULL VALUE OF THE PROPERTY, as above mentioned, and I/We agree that no insurance shall commence until the Proposal has been accepted by the Company.

I/We confirm having read and understand the information contained in the Product Disclosure Sheet provided to me/us and/or available on the Company's website.

Please add B\$0.25 stamp duty to your premium

I/We enclose cash/cheque for B\$ _____ made payable to Standard Insurance Sdn Bhd

Bank/Cheque No: _____

Signature of Applicant

Date

On behalf of person(s) to be insured

IMPORTANT NOTICE

You are to disclose on this Proposal Form fully and faithfully all the facts, which you know or ought to know, otherwise the policy issued hereunder may be void. Please note that this insurance is subject to the premium being paid and received in full by the company, (a) before the inception date where the policy is issued to an individual; or (b) within the period specified in the premium Payment Warranty applied to Policy in all other instances, failing which there will be no liability under this cover.

FOR OFFICIAL USE

We confirm acceptance of this application in accordance or policy terms, conditions and exceptions, effective _____

Name & Signature of Approving Officer/Date: _____

Policy Number: _____ Agent Code: _____