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ALL RISKS INSURANCE PROPOSAL FORM

Insurance cover is against Loss or Damage by Fire, Burglary, Housebreaking, Larceny or any Fortuitous or Unforeseen Circumstances (including from person) subject to the following exclusions:-

The Policy does not cover

The policy does not cover:

- (a) Loss or Damage caused by or resulting from
 - (i) Wear and Tear (other than the loss or damage to any article caused by wear and tear to a setting clasp or other fastening) Gradual Deterioration, Atmospheric Conditions, Mildew, Moth, Vermin or insects.
 - (ii) Any process of repair, renovation, cleaning, altering or dyeing.
 - (iii) War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Military or Usurped Power, Delay, Seizure, Confiscation, Abandonment or Detention or Destruction of or Requisition by order of any De Jure or De Facto Government or Public Authority.
 - (iv) Earthquake, Subterranean Fire, Riot or Civil Commotion or Loot. Sack or Pillage in connection therewith.
- (b) Loss or Damage directly or indirectly caused by or arising from or in consequence of or contributed to by:
 - (i) Ionizing Radiations or Contamination by Radioactivity from any Nuclear Fuel or any Nuclear Waste from the combustion of Nuclear Fuel. Solely for the purpose of this exception combustion shall include any self-sustaining process of Nuclear Fission.
 - (ii) Nuclear Weapons Material.
- (c) Mechanical or Electrical Breakdown or Derangement unless caused by Accidental External means.

- (d) In respect of watches and clocks:
- (i) Breakage of Glass.
 - (ii) Damage caused by overwinding.
 - (iii) Internal damage unless caused by Accidental External means.
- (e) Breakage of Glass or other substance of brittle or fragile nature (other than camera lenses) unless caused by Fire or Thieves.
- (f) Property dispatched by any Ship or Aircraft in which the Insured is not traveling at the same time.
- (g) Money, Cheques, Travellers Cheques or Securities of Money, Share Certificates, Bonds, Promissory Notes, Stamps and Stamp Collections, Coin Collections, Medals, Contact Lenses, Micro Comeal Lenses, Business, Books, Book of Account, Plans, Specifications, Blueprints, Moulds, Deeds, Bills of Exchange, Documents of Title to Goods, Contracts or other Legal Documents or Documents of any kind.
- (h) Theft of property from any unoccupied vehicle unless such vehicle is private car with a completely self-contained lockable totally enclosed luggage compartment or boot and unless the property is contained in the said luggage compartment or boot while securely locked.

Important Note: If cover for jewellery is required under the policy a current valuation report from a reputable jewellery dealer must be submitted.

1. Particulars of Proposer.

(i) Name of Proposer (in full) _____.

Postal Address (ii) P.O. Box _____ Town _____.

(iii) Tel: _____.

(iv) Profession or Occupation _____.
 (Nature of Business)

Day Month Year

(v) Period of Insurance From: _____ . _____ . _____ .

To: _____ . _____ . _____ .

(iv) Personal Identification Number (PIN) _____.

2. Particulars of Insurance.

(i) Have you ever been insured for Domestic Package, Fire, Theft, or 'All Risks'?
 Yes No

If yes please give name of insurers _____.

(ii) Are you currently insured for Domestic Package, Fire, Theft, or 'All Risks'?
 Yes No

If yes please give name of Insurers _____.

(iii) Has any office of Insurance Company or underwriter ever in respect of Domestic Package, Fire, Theft, or 'All Risks'?

(a) Cancelled your policy? Yes No

(b) Declined to insure you? Yes No

(c) Refused to renew your policy? Yes No

(d) Imposed any special terms? Yes No

(e) Repudiated any claim? Yes No

If the answer to any of the above questions is yes please give details.

