

(See Proposal form question 3)

The following list includes the main classes of goods generally regarded as hazardous. This list is not comprehensive and mention should be made in the proposal of any classes of goods which are known to be really combustible or which tend to promote combustion when in contact with other materials.

- |                                  |                                       |  |
|----------------------------------|---------------------------------------|--|
| Acetylene (liquid)               | Crackers                              | Potash                                 |
| Barium Sulphide                  | Explosives of any kind                | Potassium Sulphide                     |
| Benzene                          | Fireworks                             | Rags                                   |
| Benzoline                        | Fulminating Powder                    | Resin                                  |
| Bisulphide of Carbon             | Ghee                                  | Rockets                                |
| Bitumen                          | Grassess of all kinds                 | Rock Oil                               |
| Brimstone (sulphur)              | Gunny Bags other than fully           | Saltpetre                              |
| Calcium Carbide                  | pressed iron-bound bales              | Shoddy                                 |
| Calcium Sulphide                 | Gunpowder                             | Sisal Bags & Sisal Cloth other         |
| Camphine                         | Hay                                   | than in fully pressed iron-bound       |
| Camphor                          | Hemp                                  | bales                                  |
| Candles                          | Hessians, other than fully            | Spirits of any kind not in bottles     |
| Catridges                        | pressed iron-bound bales              | Stearine                               |
| Celluloid and Xylonite and other | Kerosene                              | Straw                                  |
| similar substances               | Lampblack                             | Sulphuric Acid                         |
| Charcoal (powder)                | Lime                                  | Sulphur Dyes or Colour (excluding      |
| Chlorate of Potash               | Matches of any kind                   | those packed in air-tight metal        |
| Chlorate of Soda                 | Mungo                                 | vessels labelled with a certificate by |
| Chloride of Lime                 | Naphtha                               | the manufacturers that the Dyes (or    |
| Cinematograph Films              | Nitric Acid                           | Colours contain at least 10 per cent   |
| (other than safety films)        | Nitrate of soda                       | of inert inorganic salts)              |
| Coconut and other vegetable oils | Nitro-Glycerine                       | Tallow (manufactured and               |
| Coir                             | Oil and /or oil paints                | unmanufactured)                        |
| Coir Yarn                        | Paraffin                              | Tar and /or Tarred ropes and/or        |
| Copper Sulphide                  | Percussion Caps                       | Tarred canvas                          |
| Copra Cake                       | Petrol                                | Turpentine                             |
| Copra Meal                       | Petroleum and /or its liquid products | Varnish                                |
| Cordite                          | Phosphorus                            | Vegetables Fibres, of any kind         |
| Cotton, whether in fully pressed | Picric Acid                           | Waste of any kind                      |
| bales or otherwise               | Pitch                                 |  |



**OCCIDENTAL INSURANCE COMPANY LIMITED**

Crescent Business Centre, 7th Floor, Parklands Road, Parklands,  
P.O. Box 39459-00623, Nairobi, Kenya  
Tel: 020-3750012/22/37/38/57  
Fax: (254-020) 3750193.  
email: enquiries@occidental-ins.com

**FIRE INSURANCE PROPOSAL**

Agency \_\_\_\_\_ Policy No. \_\_\_\_\_

**IMPORTANT: All questions must be answered. A tick or dash is not sufficient.**

Full name of the Proposer \_\_\_\_\_

Postal Address \_\_\_\_\_

Business or Profession \_\_\_\_\_

Nature of Interest (State whether owner, mortgage, trustee, etc) \_\_\_\_\_

Period of Insurance: From \_\_\_\_\_ To \_\_\_\_\_

DESCRIPTION OF THE PROPERTY TO BE INSURED		Sum to be Insured
Situation of Property to be insured (i.e. Plot No. Name of Street or Road & Town) _____		
1.	The Building: Constructed of Walls _____ Roof _____ No. of Storeys _____ Occupied as _____	
2.	Machinery or Plant _____	
3.	Stock In Trade belonging to the Proposer consisting chiefly of _____	
4.	Goods in trust or on commission for which the Proposer is responsible consisting of _____	
5.	Business furniture, fixtures & fittings, office equipment _____	
6.	Any other property (Full description required) _____	
<b>TOTAL</b>		

**IMPORTANT**

**LOSS OF PROFITS INSURANCE**

This form of insurance is as vital to the conduct of your business as fire insurance. Whilst the fire policy makes good the material damage to buildings or contents Loss of Profits insurance takes care of inevitable interruption of business operations and the resulting trading loss. This trading loss, which can be considerable in extent, is usually threefold involving;

- (a) **The Loss of Net Profit**, which would have been earned had no fire occurred
- (b) **The payment of Standing Charges**, which continue after the fire.
- (c) **The increased cost of working** involved in bringing the business back to pre-fire profit earning capacity

Loss of Profits insurance is therefore complimentary to Fire Insurance and we shall be pleased to provide a quotation for this important cover at your request.

**NOTE: When two or more buildings are to be insured which do not communicate with each other, separate sums insured must be placed on each and also on the contents of each of such buildings.**

**QUESTIONS TO BE ANSWERED BY THE PROPOSER**

1. Is the Building solely in your occupation?  
If not state how the remainder are occupied: \_\_\_\_\_
2. Are the premises Attached? \_\_\_\_\_  
If so, state distance, construction and nature of occupancy of adjacent or adjoining buildings: \_\_\_\_\_
3. Are hazardous materials or any petroleum products kept on the premises? (See list of hazardous goods herein)  
If so please give details and quantities: \_\_\_\_\_
4. Is any process of manufacture carried on? \_\_\_\_\_  
If so state full particulars \_\_\_\_\_
5. Is there any stove or apparatus for producing Heat (other than a common Fire place or cooking stove set in Brick, with brick chimney) or any artificial heat used in any process of trade? \_\_\_\_\_
6. How are the premises lighted? \_\_\_\_\_
7. Are there other insurances on the property proposed for this insurance? \_\_\_\_\_  
If so, please state names of Insurers and sums insured \_\_\_\_\_
8. Have you previously insured against fire or additional perils? \_\_\_\_\_  
If so, give details including names of insurers: \_\_\_\_\_
9. How long have you conducted business: \_\_\_\_\_  
(a) In these premises \_\_\_\_\_  
(b) Elsewhere? \_\_\_\_\_
10. Have you ever suffered loss by fire in these premises or elsewhere? \_\_\_\_\_  
If so, give details including names of insurers \_\_\_\_\_
11. Have you ever proposed for fire insurance and been declined or renewal refused or had a policy cancelled by an Insurance Office?  
\_\_\_\_\_
12. Is the policy to be assigned to, or held by any creditor as collateral security? If so, to whom? \_\_\_\_\_  
Give name in full \_\_\_\_\_
13. (a) Do you keep a set of books showing a complete record of business transacted, including all purchases both for cash and credit?  
\_\_\_\_\_
- (b) Are such books and records kept in locked fireproof safe or removed to another building at night or when the premises is not open for business?  
\_\_\_\_\_
14. Do you wish to be insured against any of the extra perils? (see page 3)  
If so state which \_\_\_\_\_

**Declaration**

I/We warrant that the above statements are true and complete and I/We agree that this proposal shall be the basis of the contract between me/us and the Company.

I/We agree to accept a policy in the Company's usual form for this class of insurance \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

(Signing this form does not bind you to complete this insurance) \_\_\_\_\_

**Note**

The inclusion of a sketch plan of the premises or additional particulars in the following blank space will assist the Company in their consideration of the proposal and will be much appreciated.

OPTIONAL EXTRA PERILS (see page 2 question 14)

1. Bush fire ( no extra cost if the building is of first class construction)
2. Earthquake Fire and Shock.
3. Riot, Strikes and Malicious Damage
4. Explosion.
5. Storm, Tempest or Flood, Aircraft and other aerial devices and / or articles dropped therefrom ,impact by road vehicles, horses or cattle, bursting or overflowing of water tanks,apparatus or pipes, Subterranean Fire.

NOTE: Cover against any of the above perils will be subjected to the company's standard policy terms, exceptions and conditions.

A SKETCH PLAN OF THE BUILDING OR SUPPLEMENT INFORMATION.

FOR OFFICE USE ONLY