

# PRIME INSURANCE COMPANY LIMITED LIMITED



P.O BOX 30280, LILONGWE 3, MALAWI | (H/O) CHIEF KILIPULA BUILDING  
 Tel: +265 01 753012/757721 | Fax: +265 01 756320  
 E-mail:prime@primeinsurance.mw; Website: prime@primeinsurancemw.com

## Burglary and Housebreaking (As Defined) Proposal

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

Address: .....

Trade or Business .....

1. (a) Situation of property to be insured  (b) Description of premises e.g. Warehouse, Shop, Factory or Store (c) If only part of the building be occupied by you, which part?	(a)  (b)  (c)
2. (a) State Rental and how long you have occupied the premises  To what extent will your premises be left un occupied?	(a) Annual Rent K                      Occupied for                      years  (b) By day    By night
3. Have the premises been entered by thieves during your occupancy? If so, state when and where access was obtained	
4. (a) Do you keep stock books and sale books?  (b) Will these be posted promptly?	(a)  (b)
5. (a) State the amount for which the Contents of your premises are Insured against Fire and with whom insured  (b) What is the most valuable portion of your stock?	(a) K                      or                      insured with  (b)
6. If any property is to be covered in safe please state:-  (a) Name of maker of safe and number (b) Whether marked Thief resisting (c) Whether bricked-in or clamped to floor (d) Cost and Size (e) Number of keys. Where and by whom kept	(a) Maker    Number (b) (c) (d) Cost K                      New/second hand                      Size (e)
7. Have any Companies or Insurers in respect of any Burglary or Fire insurance:- (a) Decline to insure you?	(Names of all Companies to be given)  (a)

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(b) Required special terms to insure you? (c) Cancelled or refused to renew your insurance (d) Increased your premium on renewal?	(b) (c) (d)
8. Give full particulars of all losses sustained by you and claims made by you in respect of Burglary, Theft or Fire at his or any other address	Losses Claims

N.B. Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Money or Securities for Money, Coins, Medals, Stamps, Stamp Collections, Jewellery, Watches, Furs, precious Metals, Precious Stones or articles composed of any of them. Documents of Title to Property, Contracts or other Documents or Business Books or Manuscripts, Curios, Sculptures, Rare Books, Plans, Patterns, Moulds, Models or Designs are not covered unless specially mentioned hereunder.

SCHEDULE (All being the property of the Proposer (except as otherwise stated) and pertaining to the Business above described)	Sums to be Insured (Full value)	FOR OFFICE USE ONLY	
		Rate%	Premium
(a) Stock in trade (Maximum value of any single article K.....)	K		
(b) Goods in trust or on Commission for which the Proposer is responsible (Maximum value of any single article (K.....)	K		
(c) Trade fixtures, Fittings, Furniture, Machinery, Plant and Utensils, office Furniture, Telephones and Utensils, Printed Books and unused stationery, (Including such property in the Proposer's possession under an agreement for hire or hire purchase)			
(d) .....	K		
(e) .....	K		
(f) .....	K		
<b>STAMP DUTY :</b>	K		
<b>TOTAL</b>	K		K

**DECLARATION:** I/We hereby declare that the above Particulars and statements are true and correct and complete and contain all information known to me/us affecting the risk to be insured and that this proposal and declaration and any other written statement made by me/us or on my/our behalf for the purposes of the proposed Insurance shall be the basis of and incorporated in the Contract between me/us and the Company and shall be promissory. I/We further agree to accept Insurance on the terms and conditions set forth in the Company's Policies.

Date: \_\_\_\_\_ Signature of Proposer \_\_\_\_\_

This Insurance will not be in force until the proposal has been accepted by the Company. Subject thereto this insurance is to commence on \_\_\_\_\_ and is to be renewable on \_\_\_\_\_

**AGENT'S REPORT :** The Proposer has been known to me for .....years is of good character and repute and I recommend acceptance of the risk.

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.....  
Agent's Signature

Mk/2003



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## **Insurance Against Loss and Damage By Burglary or Housebreaking (As defined) Business Premises**

The policy covers the property insured against theft or damage by thieves consequent upon actual forcible and violent entry of the premises. In addition the policy covers damage to the premises, for which the Insured is responsible as a consequence of such forcible and violent entry or any attempt thereat.

### **EXCLUSIONS**

1. War and kindred risks, strike riot or civil commotion
2. Loss or damage occasioned by fire or explosion
3. Damage to plate glass or any decoration or lettering thereon
4. Loss or damage occasioned by any person lawfully on the premises or directly or indirectly caused or brought about by or with the connivance of any inmate or member of the Insured's household or business staff or any staff or any servant of the Insured.
5. Loss or damage to deeds, bonds, money etc. (see overleaf).
6. Loss or damage happening whilst the premises are left without an inhabitant in them if them
7. Nuclear and nuclear weapon risks.

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Each proposal is considered on its merit and, if accepted by the Company, rated accordingly. The premium is based on the full value of the property to be insured.

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The general particulars given in this prospectus are subject to the terms and conditions of the policy issued by the Company.

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