



4. Are the premises left unoccupied for regular daily periods or during part of the year? If yes, give details.	
5. Give full details of security measures for doors, windows and other means of entry.	
6. Is an alarm system operative and in use?	
7. Are you at present insured against any of the risks you wish to insure against? If so, please give particulars.	
8. Have you ever claimed under any policy in respect of loss or damage as the result of any of the risks you now wish to insure against? If so, please give particulars.	
9. Has any insurer in respect of any of the risks to which this proposal applies declined to insure you or required special terms to insure you or cancelled or refused to renew your insurance?	

I warrant that the above statements and particulars are true and complete to the best of my knowledge any belief. I agree that this proposal shall be the basis of the contract between me and the Company and I agree to accept a Policy in the Company's usual form for this class of insurance.

Dated ..... Signature of Proposer: .....

This Insurance will not be in force until the proposal has been accepted by the Company.

**COMMERCIAL "ALL RISKS" INSURANCE**

This Policy is designed to protect commercial property such as furniture, fixtures and fittings, trade samples and equipment such as typewriters, photocopiers, calculators, telephones, facsimile machines, franking machines and similar equipment belonging to or for which the Proposer is responsible in their office, shop or other commercial business premises.

The insurance protects against loss, damage or destruction by any accident or misfortune subject to the exclusions listed in the Policy.

A specimen Policy giving the exact terms and conditions will be supplied on request.

Sums Insured must represent the full value of the property insured, otherwise the Insured will have to pay a proportionate part of any losses.

**PREMIUM WARRANTY**

The Proposer's attention is drawn to the sixty day premium warranty attaching to this contract of insurance which requires that the premium due must be paid and received by the Company within sixty (60) days from the inception date of this Policy. If this condition is not complied with then this contract is automatically cancelled and the Company shall be entitled to the pro rata premium for the period the Company has been on risk.

Please note that if this insurance is transacted through your insurance broker, the broker is acting on your behalf for the purpose of formation of this contract of insurance. It is important that you make full payment of the premium to your broker as soon as possible and in any case within the 60 days period of the premium warranty so as to enable your broker to remit the premiums early to the Company. You are advised to request your broker to furnish you with the broker's and insurer's receipt on the premium that you paid.