

## PROPOSAL FORM FOR OFFICE PLUS INSURANCE

### A POLICY FOR COMMERCIAL OFFICE PREMISES AND PROFESSIONAL CONSULTING ROOMS

Cover is provided under Seven sections. Cover under Section 1 must be taken if this type of policy is to be issued, but section 2 to 7 are optional.

#### SECTION 1 : OFFICE CONTENTS ( ALL RISKS )

As well as covering a wide range of specific perils such as Fire, Storm or Theft, "All Risks" also includes accidental loss or damage, such as that caused to a dropped type writer.

IN ADDITION this section provides the following extensions: -

- (i) Tenant's Liability for loss or damage to Landlord's Fixtures and fittings up to ten percent of the contents of sum insured.
- (ii) Loss of rent if the premises are untenable as a result of an insured peril upto ten percent of the contents of sum insured.

#### SECTION 2 - PUBLIC LIABILITY

This section covers Legal Liability for accidental bodily injury or disease to Third parties and accidental loss of or damage to material property excluding Professional negligence.

#### SECTION 3 - MONEY

Loss of Money while in transit, on premises and in locked safe outside business hours.

#### SECTION 4 - WORK INJURY BENEFITS ( WIBA )

#### SECTION 5 - EMPLOYERS LIABILITY COMMON LAW

#### SECTION 6 · LOSS OF PROFITS

Loss of Gross Revenue and additional expenditure following damage at the premises caused by any of the perils under Section 1.

#### SECTION 7 - GLASS

Breakage of fixed glass including the cost of temporary boarding up where necessary pending replacement.

#### N.B.

The above is brief summary of the cover available, and is subject to the terms exceptions limits and conditions of the Company's standard form of policy. A copy of which may be inspected upon request.

## PROPOSAL FORM FOR OFFICE PLUS INSURANCE

AGENT / BROKER  ACCOUNT NO.:  POLICY NUMBER

### SECTION 1

#### (A) - INDIVIDUAL CUSTOMER DETAILS

i) Full Name of Proposer     
(First Name) (Second Name) (Other Names)

Date of Birth   -   -     Gender   Marital Status  Single  Married

Nationality  Citizenship

ii) Contact Details: (mobile):  (tel):   
 (email address):   
 (Postal Address):  (Postal code):  (town/city):   
 Residential Address (Physical)

iii) Identification Doc. 

Identification Type	Identification Number	Expiry Date
<input type="checkbox"/> Identity Card	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Passport	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Asylum	<input type="text"/>	<input type="text"/>

(Attach a copy of Identification Document)

iv) Income Tax No. (PIN)  (Attach a copy of PIN Certificate)

v) Are you Employed ?  Yes  No OR ii) Self Employed?  Yes  No

vi) If employed, state your current employer

vii) Occupation  Sector

viii) Source of Income  Salary  Business Proceeds  Pension (Recipient of Annuity)  Rent (Real Estate)  
 Non-Income generating dependant

ix) Source of Wealth 

<input type="checkbox"/> Legal Settlement	<input type="checkbox"/> Royalties	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Donations
<input type="checkbox"/> Winnings <small>(Lottery/ Casino/Bettings)</small>	<input type="checkbox"/> Savings	<input type="checkbox"/> Sale of Investment	<input type="checkbox"/> Sale of Property
<input type="checkbox"/> Rent <small>(Real Estate)</small>	<input type="checkbox"/> Employment	<input type="checkbox"/> Pension	<input type="checkbox"/> Business Proceeds

x) Full Name of Next of Kin  Relationship   
 (Telephone No.):

#### (B) - LEGAL ENTITY, CORPORATE OR SME CUSTOMER DETAILS

i) Trade Name   
 Legal/Registered Name   
 Registration Number   
 Country of Incorporation  Country of Parent Company if any

ii) Contact Details (mobile):  (tel):   
 (email address):   
 (Postal Address):  (Postal code):  (town/city):   
 Physical Location

iii) Nature of Business  Sector

- iv) Income Tax No. (PIN)           (Attach a copy of PIN Certificate)
- v) Beneficial Owner (Attach CR12)
- vi) Source of Income  Business Proceeds  Rent (Real Estate)  Donations  Government Funding
- vii) Source of Wealth  Legal Settlement  Royalties  Interest  Savings  
 Court Order  Sale of Property  Sale of Investment  
 Government Funding  Shareholders Contribution

## SECTION 2 - OFFICE CONTENTS (ALL RISKS)

i) Period of insurance From    -    -      To    -

This section is Obligatory

1. a) State the full value of all the contents of the Proposer's Office at the location described above : \_\_\_\_\_
- b) Basis of Valuation ( Reinstatement as New or Indemnity ) \_\_\_\_\_
- c) This section excludes individual items valued at more than Kshs. 20,000 / unless specified . Please list any such items below and if none state " None "

NB1: If at the time of any loss the sum insured be less than the total value of the contents the proposer shall be considered his own insurer for the difference and shall bear a rateable share of loss accordingly.

NB2: If more than one location is to be insured please give details separately in respect to each other.

Item Description	Value

2. Is the Building of which the office forms part constructed of Brick Stone or Concrete and roofed with Concrete Asphalt Metal Asbestos or Tiles. If not give details :  Yes  No

3. a) Is the Building of which the office forms part occupied solely as offices:
- (i) By yourself  Yes  No
- (ii) By other tenants  Yes  No

If Not give full details of other Occupancies :

- b) If you occupy the premises otherwise than an Office/ Consulting Room e.g Stock Room please give details including the value of stock samples etc kept on the premises

## SECTION 3 - PUBLIC LIABILITY

Please state the Indemnity limit required ( Minimum Kshs. 1,000,000)

Kes: \_\_\_\_\_

## SECTION 4 - LOSS OF MONEY

Please insert the maximum amount of money for which cover is required at any one time

- |    |   |            |
|----|---|------------|
| 1. | In Transit between your office and Bank post Office or Revenue office         | Kes: _____ |
| 2. | In your office when it is open for business                                   | Kes: _____ |
| 3. | In a locked safe or strong room in your Office when it is closed for Business | Kes: _____ |
| 4. | Value of Safe(s)  | Kes: _____ |
| 5. | Estimated Annual Carry  | Kes: _____ |

( Money means - Cash, Current Coins, Bank Notes, Postal Orders, Money Orders, Cheques, Postage, Revenue and NHIF Stamps)

## SECTION 5 - WORK INJURY BENEFITS (WIBA)

Schedule of Employees : ( Refer to last page if list below is not Sufficient)

Employees		Estimated Annual Wages Salaries and Other Earnings			For official use only	
Description of Employees: (List each employee separately)	Estimated No. of Employees	Cash	Value of Food. Fuel Quarters and other Considerations	Total	Rate per Mile	Premium
Total Premium						

## SECTION 6 - EMPLOYERS LIABILITY (COMMON LAW)

Schedule of Employees : ( Refer to last page if list below is not Sufficient)

Employees		Estimated Annual Wages Salaries and Other Earnings			For official use only	
Description of Employees: (List each employee separately)	Estimated No. of Employees	Cash	Value of Food. Fuel Quarters and other Considerations	Total	Rate per Mile	Premium
Total Premium						

Limits of Liability: Select Anyone of the following options ( A, B, C, D)

	A	B	C	D
Any one person	Kes. 2,000,000	Kes. 2,000,000	Kes. 6,000,000	Kes. 8,000,000
Any one Occurrence	Kes. 10,000,000	Kes. 15,000,000	Kes. 20,000,000	Kes. 25,000,000
Any one Year	Kes. 20,000,000	Kes. 30,000,000	Kes.40,000,000	Kes. 50,000,000
Option Selected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## SECTION 7 - LOSS OF PROFITS

1. State your Gross Revenue for your last financial year : Kes \_\_\_\_\_
2. State your expected Gross Revenue upon which the sum insured is based for the financial year to be covered : Kes \_\_\_\_\_
3. Are you at present insured against loss of Profits?  Yes  No  
If so state the name of the Company : \_\_\_\_\_
4. Are your books professionally audited ?  Yes  No
5. Give the name and address of your Auditors
6. When does your Financial year end ? \_\_\_\_\_

## SECTION 8 - GLASS

1. State the Sum insured on
  - a) All fixed external glass excluding neon signs : Kes \_\_\_\_\_
  - b) Other Fixed glass : Kes \_\_\_\_\_
2. Are the premises in which the glass is situated used for purposes other than those involving the proposer's Business or Occupation?  Yes  No  
If Yes state for what Purposes used :
3. Have breakages or damage occurred during the last three years  Yes  No
  - a) From What cause ? \_\_\_\_\_
  - b) Cost of repair or replacement: Kes \_\_\_\_\_
4. Are any of the items to be insured damaged at present?  Yes  No  
If Yes give details:

## GENERAL QUESTIONS FOR ALL SECTIONS

1. Has any insurer declined to insure you required special terms to insure you cancelled or refused to renew your insurance or increased your premium or renewal.  Yes  No  
If so give details:
2. Have you or any of your partners or directors ever been bankrupt or made compromise with creditors. If so give details:  Yes  No

3. Have you ever sustained loss of any of the contingencies for which you require insurance?  Yes  No  
If so give details:

\_\_\_\_\_

4. Do you maintain a proper set of account books?  Yes  No  
If so, where are they kept out of business hours. \_\_\_\_\_  
(If No Books are kept cover is not possible)

5. How long have you conducted business  
a) In the premises : \_\_\_\_\_  
b) Elsewhere : \_\_\_\_\_

All material information relating to the risks to be insured must be disclosed. If in doubt as to what constitutes material information please refer to us.

6. The primary mode of delivery of your policy document and other official documents shall be via email.  
Kindly provide your email address below:

\_\_\_\_\_

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### CONSENT & DECLARATION

I/We consent to The Heritage Insurance Company Kenya Limited:

- i) Collecting, using, disclosing, processing and/or storing my/our personal data for purposes that are relevant to my policy and as permitted by law;
- ii) Collecting and sharing my personal data information in accordance with the privacy policy on its website (<https://www.heritageinsurance.co.ke/>): and
- iii) Transferring my/our personal data to their reinsurers and affiliated companies for purposes of insurance and as permitted by law.

I/We hereby declare the truth and correctness of the above statements and particulars, and that my/our answers herein are in my/our full knowledge and have been written by me or with my full authority.

I/We hereby agree that this Proposal and Declaration shall form the basis of the contract between me/us and the Heritage Insurance Company Kenya Limited.

Proposer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*No liability (except for the period stated in the Insurer's Official Cover Note) is undertaken until the Proposal is accepted by the Insurer and the premium paid.*

