

# Gulf Insurance Limited

## PUBLIC/PRODUCTS LIABILITY

BLOCK LETTERS PLEASE

FULL NAME OF PROPOSER .....  
 TRADE OR BUSINESS (Nature of risk to be insured) .....  
 HOW LONG ESTABLISHED .....  
 BUSINESS ADDRESS .....  
 TELEPHONE NO. ....

FULL ADDRESS OF PREMISES TO BE INSURED .....

Estimated Total Number Of Employees

Estimated Total Wages Of Employees

Period of Insurance from ..... Renewal Date .....

LIMIT OF INDEMNITY REQUIRED: Any one Accident .....  
 Any one Period .....

PLEASE TICK  
 APPROPRIATE BOX  
 YES NO

1. Are you now or have you ever been insured in connection with this class of risk?  YES  NO  
 If YES give name of Company .....
2. Has any Company: (a) Declined your Proposal? .. .. .  YES  NO  
 (b) Cancelled or refused to renew your Policy? .. .. .  YES  NO  
 (c) Required an increased Premium or Special Conditions? .. .. .  YES  NO
3. Do you undertake work away from your Premises .. .. .  YES  NO  
 If YES please state estimated annual wages .....
4. Are Elevators Hoists Cranes or other power operated lifting tackle used on your premises? .. .. .  YES  NO  
 If YES state how many in each case .....
5. Are your premises and plant properly maintained and in a good state of repair? ..  YES  NO
6. Do you wish the Policy to include your legal liability for:  
 (a) Damage to Property by Fire or Explosion? .. .. .  YES  NO  
 If YES please state limit of Indemnity required ..... in year  
 (b) Bodily injury, disease, loss or damage caused by goods or commodities manufactured, sold, supplied, serviced, tested or processed by you? .. ..  YES  NO  
 If YES please supply catalogue or details and state:  
 (i) Estimated Annual Turnover .....  
 (ii) Limit of Indemnity required .....
7. APPLICABLE TO HOTELS ONLY -- Is liability in respect of Guests' Effects whilst on Proposers' premises arising from FIRE, THEFT or ACCIDENTAL DAMAGE required? . .  YES  NO  
 LIMIT OF INDEMNITY \$5,000.00 (.....)
8. APPLICABLE TO HOTELS, PUBLIC HALLS, etc., with CAR PARKS. Is Liability for loss of or damage to customers' cars parked or garaged to be insured .. .. .  YES  NO  
 If YES please state: (a) Is a charge made? .. .. .  YES  NO  
 (b) If a notice disclaiming Liability appears .. .. .  YES  NO  
 (c) Are tickets issued bearing a similar disclaimer? .. .. .  YES  NO  
 (d) The maximum capacity of the garage or parking place .....
9. Have any claims been made upon you during the past five years in connection with accidents to Third Parties? .. .. .  YES  NO  
 If YES please give details .....

DECLARATION

I/We wish to insure with the Insurer in the terms of the Policy issued for this class of business. I/We warrant that the statements and particulars entered in this Proposal are true and that I/We have not withheld any material information. I/We agree to give immediate notice to the Insurer of any alteration in the circumstances described herein and that this Proposal shall form the basis of the contract between us.

I/We agree (should the premium or any part thereof be calculated on wages) to render at the end of each period of insurance a statement in the form required, and to pay premium on any amounts in the excess of the estimates upon which premium has been based.

Date:..... Proposers Signature:.....



# Public/Products Liability

## PROPOSAL



Gulf Insurance Limited

Head Office: TRINIDAD, W.I.



### PUBLIC LIABILITY INSURANCE

#### SUMMARY OF COVER

The Company indemnifies Manufacturers, Hotel, Boarding House and Restaurant Keepers, Retail Shop Proprietors and the like against their legal liability for

- (a) bodily injury to or disease contracted by any person
- (b) loss of or damage to material property

caused by accidents happening in connection with the Trade or Business.

#### SUMMARY OF EXCLUSIONS

- (a) Bodily injury to or disease contracted by any employee of the Insured arising out of and in the course of his employment by the Insured.
- (b) Loss of or damage to property belonging to or under the control of Insured or that part upon which insured has been working.
- (c) Damage to property caused by subsidence vibration or removal or weakening of support.
- (d) Damage to property caused by Fire or Explosion.
- (e) Bodily injury disease loss or damage caused by the ownership possession or use by or on behalf of Insured of lifts elevators cranes hoists or other power operated lifting tackle as specified in the policy or any mechanically propelled or horse drawn vehicles air or water craft.
- (f) Bodily injury disease loss or damage caused by
  - (i) defective drains sewers sanitary arrangements or pollution.
  - (ii) remedial or other treatment or advice professional neglect error or omission of the Insured.
  - (iii) Flood.
  - (iv) Any commodity which the Insured has manufactured sold supplied repaired serviced tested or processed after such commodity has been removed from the premises occupied by the Insured.
  - (v) Work away from the Premises.
  - (vi) Ownership or tenure of any land or building not specified.
- (g) Contractual Liability.
- (h) War and Kindred risks.
- (i, j) Nuclear contamination risks.