



# Gulf Insurance Limited

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## HOME PROTECTION PROPOSAL

### THE PROPOSER

Full Name:..... Email: .....  
Postal Address:.....  
Profession/Occupation:.....  
Risk Address:.....  
Telephone Home:..... Work:..... Cell:.....

### THE INSURED PERILS

1. Fire, Lightning, Thunderbolt or Subterranean Fire
2. Explosion
3. Riot, Strike and Malicious Damage
4. Aircraft and other aerial devices and/or articles dropped therefrom
5. Bursting or Overflowing of a Water Tank apparatus or pipe excluding damage caused thereto
6. Theft accompanied by actual forcible and violent breaking into or out of a building or any attempt thereat
7. Impact by any road vehicle, horses or cattle not belonging to nor under the control of the insured or any member of his family normally residing with him.
8. Earthquake or Volcanic Eruption including Flood or Overflow of the Sea occasioned thereby
9. Hurricane, Cyclone, Tornado, or Windstorm including Flood or Overflow of the Sea occasioned thereby
10. In respect of contents, Flood or Overflow of the Sea not occasioned by insured peril (8) or (9) above

### ADDITIONAL BENEFITS

11. Breakage of Mirrors other than hand Mirrors
12. Compensation to the Insured's domestic servants for bodily injury or disease occurring during the course of employment
13. Additional expense for alternative accommodation and loss of rent payable to the Insured in the event of the Buildings being rendered uninhabitable by any Insured Peril, Limited to 10% of the Total Sum Insured for Building and Contents
14. The Insured's Liability to the Public as owner or occupier of the Buildings in respect of bodily injury or damage to the property up to an amount specified in the Policy Schedule

**Note:** A Policy limited to Buildings covers the owners Liability only  
A Policy limited to Contents covers the occupiers Liability only

15. Death of the Insured whilst at the Building(s) as a result of a fire or caused by thieves for an amount specified in the Policy Schedule
16. Debris Removal

**Note:** Items 11 and 15 are not covered if the insurance is limited to Building(s) only

### EXTENSIONS

- (i) In respect of Contents, Theft without the Limitation of being accompanied by actual forcible and violent breaking into or out of a building.
- (ii) In respect of Building(s), Flood (including Overflow of the Sea) not occasioned by Earthquake or Windstorm.
- (iii) Damage caused by any of the Insured Perils to external televisions and radio antennae aerials, aerial fittings, up to a limit of \$300.00

### GENERAL INFORMATION

- (a) Is/Are the building(s) in a good state of repair and will it/they be so maintained?.....
- (b) Is/Are the building(s) occupied solely by you and your family? If not, describe fully.....
- (c) State the number of consecutive days the building(s) is/are likely to be left without an inhabitant during one year.....

- (d) Describe fully any profession, business or trade carried on in the dwelling or in any portion of the premises of which the dwelling forms a part.....  
 .....
- (e) Are all external doors, windows and air condition unit(s) fully burglar alarmed/proofed?.....  
 Describe fully:.....
- (f) Have you any other Policies in force covering any of the perils to be issued against?.....  
 If so, please give full details.....  
 .....
- (g) Type of Electrical Wiring:-  
 (i) Conduit [ ] Surface [ ] or Conduit/Surface [ ]  
 (ii) Last Inspection?.....
- (h) Is/Are the building(s) situated on Reclaimed Land/Recently Levelled Land/A Hillside or Steep Incline?  
 .....
- (i) (i) Was/Were the the Building(s) designed and constructed to satisfy any regulations regarding Earthquake and Hurricane resistance structure  
 .....
- (ii) If not, please advise what considerations/precautions were taken to reduce loss by these risks.....  
 .....
- (j) Has any Company or Insurer, in respect of any of the perils to which this proposal applies:  
 (i) Declined to insure you?  
 (ii) Required special terms to insure you?  
 (iii) Cancelled or refused to renew your insurance?  
 (iv) Increased your premium on renewal?
- (k) Please Give details of all losses suffered to Building(s) and/or Contents by any of the perils to be insured against, during the last five years.  
 .....
- (l) Is the property mortgaged?..... Give name and addresses of Mortgagee.....  
 .....

**THE BUILDING(S)**

1. Nature or Residence [ ] (a) Private Dwelling House  
 [ ] (b) Self Contained Flat  
 [ ] (c) Rooms Not Self Contained

2. Construction of: (a) Residence (b) Outbuilding

Walls		
External Doors		
Floors		
Roof		
Height in Storeys		
Distance from other buildings		

3. Details of three (3) Adjacent Risks within 15 meters from the Building or Outbuildings
- (a) Occupation 1 \_\_\_\_\_ Construction 1 \_\_\_\_\_  
 2 \_\_\_\_\_ 2 \_\_\_\_\_  
 3 \_\_\_\_\_ 3 \_\_\_\_\_
- (b) Height in Storey1 \_\_\_\_\_ Distance 1 \_\_\_\_\_  
 2 \_\_\_\_\_ 2 \_\_\_\_\_  
 3 \_\_\_\_\_ 3 \_\_\_\_\_

## VALUE OF PROPERTY TO BE INSURED

### The Buildings

The buildings the private Dwelling House or Private Flat and all the domestic Offices, Stables, Garages and Outbuildings used solely in connection therewith and on the same premises including landlord's fixtures and fittings therein and the Walls Gates and Fences around and pertaining thereto; excluding retaining walls.'

		<u>SUM INSURED</u>
Item (1)	Building(s) (except any parts thereof specifically insured hereunder as a separate item)	\$
Item (2)		\$
Item (3)		\$
Item (4)	Masts, Towers or Satellite Dishes	\$
<b>TOTAL SUM INSURED</b>		\$

### The Contents

		<u>SUM TO BE INSURED ON CONTENTS</u>
Item (1)	Furniture, Household Goods and Personal Effects (except as after mentioned)	\$
Note:	No one item will be deemed to be of greater value than 5% of the sum insured on Contents. Unless such articles are specifically declared as a separate item	
Item (2)	Gold, Silver and Platinum articles, Jewellery, precious and semi-precious stones and furs	\$
Item (3)	Electronic and Stereo Equipment, Cameras, Binoculars and personal Computers	\$
<b>TOTAL SUM INSURED ON CONTENTS:</b>		\$

**Note:** Where the articles for items (2) and (3) are not specified hereunder, Insured Peril (6) and Extension (i) will be deemed to be inoperative. (Use additional listing if necessary).

Is Insurance required against (a) Full theft as mentioned under Extension (i)?.....  
 (b) Flood cover under Extension (ii)?.....  
 (c) Radio and Television Antennae under Extension (iii)?.....

Period of Insurance: From .....to.....(both dates inclusive)

