

COMBINED HOUSEOWNERS' AND HOUSEHOLDERS' INSURANCE

The Company provides insurance against the following perils, subject to the terms, exceptions and conditions of the Company's usual form of Policy, a specimen copy of which will be supplied on request. Both the Buildings and their Contents are insured for the same perils subject only to the variations mentioned below. You can have a Policy insuring only the Buildings or only the Contents or a combined Policy insuring both Buildings and Contents.

THE INSURED PERILS

Loss or Damage caused by-

1. Fire, Lightning, Thunderbolt, Subterranean Fire
2. Explosion
3. Riot and Strike
4. Aircraft or other aerial devices or articles dropped therefrom
5. Bursting or overflowing of a water tank, apparatus or pipe
 - In respect of Buildings excluding
 - (a) the first \$500.00 of each and every loss
 - (b) loss or damage occurring while the Buildings are left unfurnished
6. Theft accompanied by actual forcible and violent breaking into or out of a building or any attempt thereat. In respect of Contents (including servants' property) the insurance does not cover loss or damage caused by theft occurring while the Buildings are unoccupied after they have already been left unoccupied for 30 days.
7. Impact with the Buildings by any road vehicle, horse 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, excluding in respect of the Buildings 2% of Sum Insured with a minimum of \$500 each and every loss.
9. Hurricane, Cyclone, Tornado, or Windstorm including Flood or Overflow of the Sea occasioned thereby excluding in respect of-
 - (1) Buildings:) 2% of Sum Insured with a minimum of \$500 each and every loss
 - (2) Contents:)
10. In respect of Contents, Flood or Overflow of the Sea not occasioned by Insured Peril 8 or 9 above excluding property in transit or on the person.

ADDITIONAL BENEFITS

11. Breakage of mirrors, other than hand mirrors, whilst in the Buildings.
12. Loss of or damage to personal effects of the Insured's domestic servants for a sum up to 15 per cent of the Total Sum Insured on Contents.
13. The Insured's liability to the Public as owner or occupier of the Buildings in respect of bodily injury or damage to property up to an amount of \$200,000 and in addition costs payable to claimants or incurred with the consent of the Company in defending claims.

Note: A policy limited to Buildings covers the owner's liability only
A policy limited to Contents covers the occupier's liability only.

14. Personal Liability up to \$200,000
15. Death whilst at the Buildings, as a result of fire or caused by thieves for an amount of:
 - (a) \$5,000 for each insured person over 16 years of age
 - (b) \$2,500 under 16
16. All Risks of physical loss to Specified items (World-wide or Belize only).

EXCLUSIONS

The Company's policy incorporates exclusions relating to nuclear radiation, to war, rebellion and similar perils, to acts of terrorism in relation to Insured Perils 2 and 3 and to confiscation or similar occurrences.

PROPOSAL FORM

(DO NOT LEAVE ANY ANSWERS BLANK – FILL IN “NIL” OR “N/A”)

- 1. Name of Proposer (in full).....
BLOCK LETTERS PLEASE
- 2. Postal Address
Contact No. (H)..... (O) Cell Fax Email
- 3. Profession or Occupation Date of Birth
- 4. Address of dwelling for which the Insurance is required (if different from above)
..... GPS:
- 5. Term of Insurance from 20 to 20

THE BUILDINGS and their occupancy

- 1. Please state the nature of your residence (strike out the descriptions which do not apply). (a) Private Dwelling House. (b) Self-contained flat with separate entrance exclusively under your control. (c) Rooms not self-contained.
- 2. Of what materials is the dwelling constructed? Walls
Roof
- 3. What is its height in storeys? Dimensions.....
- 4. Are there any outbuildings and, if so, how are they constructed?
Walls Roof Fence
- 5. If any of the buildings to be insured are within 20 feet of any other building, state the distance, type of construction and use of such building
- 6. Are the buildings in a good state of repair and will they be so maintained?
- 7. Is the dwelling occupied solely by you and your family and servants? If not state number of other tenants, lodgers, boarders or paying guests
- 8. Is the dwelling equipped with Burglar alarm system? If so, describe type
- 9. (a) For how many days (whether consecutive or not) is the dwelling likely to be left without an inhabitant during one year?
.....
(b) State as a number of days, the longest *continuous* period in any one year during which the dwelling is likely to be left without an inhabitant

Note: Attention is drawn to a proviso in the Policy that cover against Theft will be suspended for any period or periods in excess of 30 days during which the dwelling be left without an inhabitant therein unless specially agreed to by the Company.

- 10. Does any party have a legal interest in any of the above Property that should be specified under this Policy?
If so, specify
- 11. Is there any profession, business or trade carried on in the dwelling or in any portion of the premises of which the dwelling forms a part? If so, give particulars

PREVIOUS INSURANCE AND LOSSES

- 12. Have you any other policies in force covering any of the perils to be insured against? If so, please give particulars
- 13. If this proposal is in replacement of any insurance with this Company, please give particulars
- 14. Has any Company or Insurer, in respect of any of the perils to which the proposal applies:-
 - (a) Declined to insure you?
 - (b) Required special terms to insure you?
 - (c) Cancelled or refused to renew your insurance?

(d) Increased your premium or renewal?
 If so, full particulars

15. Have the Buildings and/or Contents suffered damage by storm, tempest or flood during the past five years?
 If so, give particulars

16. Have you ever sustained loss from any of the perils (other than those referred to in question 13 above) to which the insurance is to apply? If so, please give particulars

THE PROPERTY TO BE INSURED

Note: The SUM TO BE INSURED must represent the FULL VALUE of the property, the Proposer being required to sign a declaration to that effect below. The insurance will be subject to average, which means that if at the time of loss or damage the sum insured is less than the full value of the property insured, the amount payable is proportionately reduced.

	SUM INSURED
17. Amount of insurance required:	
(a) On building including Landlord's fixtures and fittings therein or thereon	(a) _____
(b) Furniture, Household Goods and Personal Effects (except as aftermentioned) the property of the Proposer or any members of the Proposer's family normally residing with the Proposer and Fixtures and Fittings which are the Proposer's own or for which the Proposer is legally responsible.	(b) _____ (c) _____
(c) Pictures/paintings/collections/jewellery (Please list values separately)	(d) _____ (e) _____ (f) _____
(d) On loss of rent or alternative accommodation	_____
(e) Any other (e.g. fence, other structures)	_____
(f) Items under all Risks section (e.g. Mobile Phones, Cameras, Jewellery)	_____
Note each item must be fully described with I.D./ serial numbers if applicable, and sum insured	

Note 1. The amount of insurance on Platinum, Gold and Silver Articles, Jewellery, Paintings, Works of Art, Collections and Furs is limited to 10% of the Total Sum Insured on Contents unless the value thereof is stated and additional premium paid. If the said value exceeds the proportion mentioned, please state the total value of such property.

Note 2. The insurance on Contents does not cover any part of the structure or ceilings of the Buildings, wall papers and the like, external television and radio antennae, aerials, aerial fittings, masts and towers nor any property to be insured under Buildings, nor does it cover property more specifically insured under another policy or, unless specially mentioned, Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Travellers' Cheques, Securities for Money, Stamps, Documents of any kind, Cash, Currency Notes, Manuscripts, Medals, Coins, Pedal Cycles, Motor Vehicles and Accessories or Livestock.

DECLARATION

I/we declare that to the best of my/our knowledge and belief, the information provided in connection with this proposal, whether in my/our own hand or not, is true and I/we have not withheld any material facts. I/we understand that non-disclosure or misrepresentation of a material fact will enable insurers to void the insurance. A material fact is one likely to influence acceptance or assessment of this proposal by underwriters. If you are in any doubt as to what constitutes a material fact, you should consult your insurance broker. I/we understand that signing this proposal does not bind the Proposer to complete the insurance, but agree that should a contract of insurance be concluded, this proposal and the statements made therein shall form the basis of the contract.

I also declare that THE TOTAL SUMS INSURED REPRESENT NOT LESS THAN THE FULL VALUE OF THE PROPERTY, as above mentioned.

Date Signature of Proposer

FOR OFFICE USE ONLY	
Policy No.	Premium.
Customer No.	Remarks:
Excess.	
Agency	

**COMBINED
HOUSEOWNERS' AND
HOUSEHOLDERS'
INSURANCE**

**ARE YOU COVERED
IN THE FOLLOWING VITAL
AREAS?**


- Life Insurance
- Employers Liability for Domestic
- Private Aircraft
- Yacht or Speedboat Insurance
- Travel Insurance
- Property Owners Liability
- Medical Expenses Insurance



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