

**PROPOSAL FORM**

**IMPORTANT NOTES:**

**Please print clearly, answer all the questions and insert "YES" or "NO". If left blank we will assume the answer to be "NO".**

**GENERAL INFORMATION**

Surname				Title				
First Names								
Identification No				Gender - mark with an "X"		Male	Female	
Date of Birth								
Marital Status (mark with an "X"):		Single/Divorced		Married/Widow/Widower				
Occupation								
Postal Address						Postcode		
Risk Address						Postcode		
Contact Details (Cellular, Business and e-mail are mandatory)		Home		Business				
		Cellular		Fax				
		E-mail						
Previous losses. Please give details of all losses (whether insured or not) over the past three years								
<b>Date</b>	<b>Insurer (if applicable)</b>	<b>Circumstances</b>					<b>Cost</b>	
							R	
							R	
							R	
							R	
							R	
							R	
							R	
							R	
							R	
Will you be going on holiday in the next 30 days? If "YES", please provide full details:								
Have you previously had insurance? If "YES" please state names and policy numbers of all previous and present insurers.								
Has any insurer ever refused to provide you with insurance or cancelled or renewed any policy with special terms? If "YES", please provide full details:								
Has any driver of any of the vehicles to be insured been refused motor insurance or had their driving license endorsed? If "YES", please provide full details:								
Do you or any other person who is to be insured by this policy suffer from any physical defect or infirmity? If "YES", please provide full details:								



Are you aware of any material information, other than that requested in this proposal form or quotation, which would affect the acceptance of this proposal? If "YES", please provide full details:			
Have you or any other person to be insured by this policy ever been insolvent or under judicial management? If "YES", please provide full details:			
Have you ever had any criminal convictions or do you have any criminal cases pending against you? If "YES", please provide full details:			
<b>DECLARATION</b>			
I declare that the information contained in this proposal form, signed quote and any other information supplied by me or on my behalf are true and correct and that this proposal form and signed quote shall form the basis of the contract of insurance. I acknowledge that the sharing of claims information and underwriting information (including credit information) by Insurers is essential to enable the Insurance Industry to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims, in the public interest and with a view to limiting premiums. On my own behalf and on behalf of any person I represent herein, I hereby waive any right to privacy in any insurance information provided by me or on my behalf in respect of any insurance policy or claim made or lodged by me and I consent to such information being disclosed to any other insurance company or its agent. I acknowledge that the information provided by me may be verified against other legitimate sources or databases. I waive any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning me. I am aware that incorrect information or non-disclosure by me may impact on any claims arising from the contract of insurance.			
<b>Signature of Proposer</b>		<b>Date of Signing</b>	
Premium Payable (mark with an "X"):	Annually	Monthly	
Inception Date			
SASRIA. Please note that SASRIA cover is automatically included and may not be excluded.			
<b>DEBIT ORDER AUTHORITY</b>			
I/we hereby authorise CHARTIS SOUTH AFRICA LIMITED to debit the following account with the premium due by the policy herein applied for and to vary such debits from time to time to reflect any changes to covers, risks, sums insured or premium rates. I understand that in the event of such debit not being met by the below mentioned bank, all cover in terms of the policy herein applied for will cease from the last day of that month for which premium has been paid. However, in the event of an error on the part of my bank in not meeting any debit, I understand that cover will continue.			
Name of Bank		Name of Branch	
Bank Branch Code		Name of Account Holder	
Account Number			
<b>Debit Date</b>			
Type of Account (mark with an "X"):	Cheque	Savings	Transmission
<b>Signature of Account Holder</b>		<b>Date of Signing</b>	
<b>HOUSEOWNERS (Buildings)</b>		<b>Property 1</b>	<b>Property 2</b>
Physical Address of Buildings to be Insured			
	Postcode		
If Roof is thatch, please state percentage of roof that is thatch		%	%
If any buildings are wholly or partly roofed with thatch, <b>SABS approved lightning conductors must be installed</b> and maintained at all times, failing which the insurance will be of no force or effect. All proposals for thatch-roofed houses MUST be referred to CHARTIS INSURANCE LIMITED for approval before cover may be given.			
Type of Building (mark with an "X"):	House		
	Townhouse		
	Cluster House		
	Holiday Home		
	Other – Please describe		
Are the premises left unoccupied during the day?			

Is any trade or business carried out at the premises? If "YES", please provide full details:				
Are the buildings currently unoccupied or untenanted? If "YES", please provide full details:				
Name of Bondholder/s?				
Is the building less than 300m from the ocean or other flood prone areas, including rivers, lakes and vlei areas? If "YES", please provide full details:				
If 300m from the ocean or other flood prone areas, including rivers, lakes and vlei areas, how high/far above sea level is the building situated?				
Is the building located within 14m of any commercial structure? If "YES", please provide full details:				
Is landslip and subsidence cover required? If "YES" a geological survey report is required.				
<b>DISASTER MORTGAGE</b>			Cover commences only after 30 days from the time this section incepts. Cover may be purchased for any property over which there is a mortgage bond whether insured with CHARTIS INSURANCE LIMITED or not.	
Provide information as follows:				
<b>Item No</b>	<b>Physical address of buildings</b>			<b>Postcode</b>
1				
2				
3				
<b>HOUSEHOLDERS (Contents)</b>			To insure the contents of the Private Dwelling	
Physical address of contents to be Insured			<b>Property 1</b>	<b>Property 2</b>
<b>Postcode</b>				
If roof is thatch, please state percentage of roof that is thatch			%	%
If any buildings are wholly or partly roofed with thatch, <b>SABS approved lightning conductors must be installed</b> and maintained at all times, failing which the insurance will be of no force or effect. All proposals for thatch-roofed houses MUST be referred to CHARTIS INSURANCE LIMITED for approval before cover may be given.				
Type of Residence (mark with an "X"):	House			
	Townhouse			
	Cluster House			
	Ground Floor Flat			
	Above Ground Level Flat			
	Holiday Home			
Other – Please describe				
Is any trade or business carried out at the premises? If "YES", please provide full details:				
Is the residence:-				
• In an established built up area?				
On a farm or a smallholding? If "YES", please complete the Farm and Smallholding Questionnaire.				
• Within 5 km of an informal settlement? If "YES", please provide full details of where the informal settlement is situated in relation to the risk premises?				
• Adjacent to a vacant property? If "YES", please provide full details of where the vacant property is situated in relation to the risk premises? What topping are on the walls? What type of fencing is around the property?				

Is the building less than 300 metres from the ocean or other flood prone areas, including rivers, lakes and vlei areas? If "YES", please provide full details:			
If 300 metres from the ocean or other flood prone areas, including rivers, lakes and vlei areas, how high/far above sea level is the building situated?			
Is the building located within 14 metres of any commercial structure? If "YES", please provide full details:			
Is landslip and subsidence cover required? If "YES" a geological survey report is required if cover is needed			
<b>APPLIANCE REPAIR</b>		To insure specified domestic appliances against breakdown EXCLUDING COMPUTERS, FAX MACHINES, and the like. See PERSONAL ELECTRONIC EQUIPMENT SECTION.	
<b>Item</b>	<b>Description including serial numbers</b>		<b>Sum Insured</b>
Television set			R
Video recorder			R
DVD players or recorder			R
Hi-fi set/surround sound system			R
Microwave oven			R
Deep freezer			R
Refrigerator			R
Stove and oven			R
Dishwasher			R
Washing machine			R
Tumble drier			R
Continue on separate sheet if needed for more items in above categories			
1. <b>Please note: Breakdown due solely to wear &amp; tear is not insured. Where items have serial numbers, such numbers are required before cover will be given</b>			
<b>DISASTER CASH</b>			
<b>Item No</b>	<b>Full name of person to be insured</b>	<b>Residential Address</b>	<b>ID number of person insured</b>
1			
2			
3			
<b>ALL RISKS</b>		To insure specified property against all risks of loss or damage anywhere in the world	
<b>Item</b>	<b>Description</b>		<b>Sum Insured</b>
1.	Unspecified items – wearing apparel and personal effects normally carried on the person such as jewellery, personal ornaments, portable sporting equipment, baby push chairs, gold and silver articles, watches, hearing aids, cigarette cases, lighters, pens, briefcases, suitcases and the like (including money, documents and negotiable securities up to R1 500) but <b>excluding: furs, portable communication equipment, fire-arms, stamp and coin collections, portable sound reproduction equipment and compact discs, sunglasses and any article other than an item of clothing valued at more than 25% of the sum insured under this item</b>		R
2.	Caravan contents		R
3.	Household goods in transit (groceries, goods for repairs)		R
4.			R
5.			R
6.			R
7.			R

8.		R
9.		R
10.		R
Continue on separate sheet for additional items		R

**Please Note: If Household cover excludes theft, theft cover will ONLY apply whilst items are away from the residence.**  
 1. Where any item of jewellery is insured for more than R5 000, it is recommended that a current jeweler's valuation certificate is obtained.  
 2. Where items have serial numbers, such numbers are required before cover will be given should the sum insured exceed R10 000.  
 It is mandatory to supply the cellular telephone number and the IMEI (serial) number when cover is required on cellular telephones.

PERSONAL ELECTRONIC EQUIPMENT		To insure specified personal electronic equipment against loss or damage or theft or breakdown
Item	Description including serial numbers	Sum Insured
Portable computer/laptop/palmtop		R
Portable printer and scanner		R
Desk top computer		R
Non-portable computer equipment		R
Non-portable printer & scanner		R
Fax machine		R
Photocopying machine		R
Data reinstatement		R

Continue on separate sheet if needed for more items in above category

**Please note:** If Householders Section excludes theft, theft cover will ONLY apply whilst items are away from the residence  
 1. Breakdown due solely to wear & tear is not insured  
 2. Where items have serial numbers, such numbers are required before cover will be given.

PERSONAL LEGAL LIABILITY	AUTOMATICALLY INCLUDED FOR the limit of liability of R3 000 000.	
If you wish to increase the limit of liability, please mark the limit with an "X".	Limit: R5 000 000	
	Limit: R10 000 000	
	Limit: R20 000 000	

PERSONAL ACCIDENT	Cover available up to a maximum of R500 000 per person – in the event of death of a minor, the benefit is limited in terms of legislation. The total death benefit under all accidental death policies placed with CHARTIS INSURANCE LIMITED is limited to a maximum of R2 500 000.
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Person to be Insured (maximum 5)	Identity Number	Sum Insured

Has any person named above had a proposal for any life assurance cancelled? If "YES" please provide details below:-


IDENTITY THEFT	AUTOMATICALLY INCLUDED.
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KIDNAP & ABDUCTION CONSULTANTS COSTS	Pays for the consultation with a specialist facilitator / negotiator following a kidnapping or abduction up to a maximum amount of R100 000.
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MOTOR	Provides cover for vehicles in which you have an insurable interest or vehicles belonging to members of your immediate family who reside with you. Please note that only the vehicles listed below will be insured.
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Make			
Model			
Type of vehicle (e.g. car, caravan, etc)			

Is this a cabriolet?				
Year of first registration				
Registration number				
Engine number				
Chassis number				
VIN number				
Has the performance or appearance been modified? If "YES" please provide details				
Is the vehicle a "Code 3" vehicle? If "YES" please provide details				
Is this a custom built, a dune buggy, kit or replica vehicle? If "YES" please provide details.				
Registered owner				
<b>DETAILS OF MAIN DRIVER</b>				
Name				
Occupation				
Has any license been endorsed? If "YES" please provide details				
Identity number				
Risk address where the vehicle is usually parked at night				
<b>PARKING – Where is the vehicle normally parked at night.</b>				
• Garage on premises				
• Garage off site				
• Enclosed Carport				
• Public road				
• Enclosed yard				
• Other, please provide details				
<b>SECURITY – Please mark security of vehicles with an "X"</b>				
South African Insurance Association (SAIA) approved immobiliser				
Vehicle Security System (VSS) approved immobiliser				
VESA Level 3 immobiliser				
VESA Level 4 immobiliser				
VESA or CHARTIS INSURANCE LIMITED approved tracking and recovery system.				
<b>SMALL LEISURE CRAFT</b>		To provide cover for power boats, sailing craft, yachts and jet skis (only if the parent boat is also insured). Maximum length of vessel 6m. Maximum speed of vessel 130km or 60 knots)		
Name of vessel				
Where is vessel used?	Inland only	Inland and coastal		
Where is vessel usually stored?				
Construction of hull?				
Serial number of hull?				

Length of vessel?			
Is there an auxiliary motor (applies to wind vessels)?			
Does the vessel have a glitter finish?			
Was the vessel built by amateurs or a conversion?			
Qualifications of skipper?			
Skipper's experience – years?			
<b>SCHEDULE OF ITEMS TO BE INSURED</b>			
Hull and inboard machinery and special equipment that is permanently attached to the hull (excluding equipment) – sum insured		R	
Outboard motor/s		<b>Outboard motor 1</b>	<b>Outboard motor 2</b>
Make & HP			
Serial number			
Sum insured		R	R
Dinghy – tender to parent vessel (including any outboard motor) – sum insured		R	
Special equipment – tender to parent vessel (including any outboard motor) – sum insured		R	
<b>Item No</b>	<b>Description</b>	<b>Sum Insured</b>	
1.		R	
2.		R	
3.		R	
Jet Ski cover – <b>NB. Cover only available if the “Parent Boat” is also insured.</b> Minimum sum insured R20 000 and maximum sum insured R60 000			
Make of jet ski		Model	
Serial No		Sum insured	R

