

PERSONAL POLICY PROPOSAL FORM



PERSONAL INFORMATION

Insured Name			
Identity Number		Occupation	
Joint Insured			
Identity Number		Occupation	
Physical Address			Code
Postal Address			Code
Contact Details	Insured:	Spouse:	
	Email	Email	
	Cellphone	Cellphone	
	Office	Office	
	Home	Home	

GENERAL RISK QUESTIONS

Address One:	Address Two:		
Type of home (please indicate Yes in appropriate space)	Address 1	Address 2	
Detached House/Cottage/Townhouse/semi-detached house/duplex/flat (circle the correct type please)			
* Flat/Apartment indicate which floor?			
Holiday Home			
Other, please specify			
Will the home be rented out?	YES/NO		
If Yes, provide details			
Construction of Home including attached outbuildings. (e.g. brick, tiles, thatch etc.)	Walls		
	Roof		
Construction of the unattached outbuildings, or structures (garden shed, gazebo, lapa, carport etc.)	Walls		
	Roof		
Is any part of your home still under construction?	YES/NO		
<i>* If there is thatch that exceeds 15% of the total area, please complete a thatch questionnaire</i>			
Number of outbuildings			
Number of Geysers	Please advise what type (conventional/solar/gas)		
Near an informal housing settlement?	YES/NO		
Near Golf course, park, vacant land?	YES/NO		
Near a construction site or industrial area?	YES/NO		
OCCUPATION (Residences occupied as communes are not acceptable)			
Will the residence be left unoccupied:	During working hours	YES/NO	
	More than 30 days in total per annum	YES/NO	
	more than 60 days in total per annum	YES/NO	
Do you run a business from home?	YES/NO		
If Yes, please provide details			
Do you employ a domestic worker?	YES/NO		

SECURITY (High Security Complex/ Apartment or Estate/ Retirement Village)			
You must answer Yes to all the question below in order to waive the minimum security requirements			
* Is the perimeter of the complex / apartment block completely walled / fenced with a solid wall (not prefab post and panel), or steel palisade fence, of at least 1.8 meters in height?	YES/NO		
* Is the perimeter wall / steel fence completely protected on top by spikes / razor wire /electric fencing or a laser alarm?	YES/NO		
One of the following must apply			
* Is there a guard at each entrance gate 24 hours a day?	YES/NO		
* Do visitors and employees have to sign in to gain access?	YES/NO		
*Are visitors licence discs and licence cards scanned to gain access?	YES/NO		
* Do visitors and employees have to contact the owner to gain access?	YES/NO		
SECURITY (Not in a complex or an estate) Minimum security is either: 1. Burglar bars on opening windows and security gates on external doors (sliding doors require a pin lock system) or 2. An Alarm linked to an armed response company (Please refer to your quote for further details)			
Are all opening windows including louvres burglar-barred?	YES/NO		
Does any outbuilding or garage adjoining the residence have an interleading door?	YES/NO		
* If Yes, is this door protected by an alarm or security gate?	YES/NO		
Does your home have external sliding doors?	YES/NO		
* If Yes, are they all fitted with a second lock that is either a key operated locking bolt or locking pin, fitted in a 90 degree plane to the existing door lock, or a security gate?	YES/NO		
Are all other external access doors fitted with security gates?	YES/NO		
Is the perimeter of your property walled/fenced with a wall or steel fence of at least 1.8m in height?	YES/NO		
Are there full-time security guards on your property?	YES/NO		
Is the residence protected with an approved alarm system linked to a 24-hour control room with armed response	YES/NO		
Is there electrical fencing on the perimeter wall?	YES/NO		
Are there beams in the garden?	YES/NO		
BANKING DETAILS			
Premium Payment Method	Annual	Monthly	Strike Date 1 / 3 / 5 / 10
Banking Institution			Account Type
Branch	Branch Code		
Account Holder	Account Number		
I/We hereby request Apio Risk Services to draw against my/our existing account with the above-mentioned bank, the amount necessary for payment of the monthly amount due in respect of the above-mentioned insurance. This authority may be cancelled by me/us by giving thirty days' notice in writing, but I/we understand that I/we shall not be entitled to any refund of amounts which Apio Risk Services have withdrawn while this authority was in force if such amounts were legally owing to Apio Risk Services. Receipt of this instruction by Apio Risk Services shall be regarded as receipt thereof by my/our bank.			
Signature of Account Holder	Date		
Address of account holder (if different from the policyholder)			
INSURANCE HISTORY			
Insurer	Policy Number	Period of cover	Claims (Yes/No)
Any claims in the past three years? If yes, please provide details			
Date of Loss	Policy Section	Description	Amount

Have you or has any member of your household: • had any application for insurance declined or insurance cancelled or renewal refused or not invited or had special conditions imposed?	YES	NO
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If YES, provide details:

• been involved in any civil or criminal litigation in the past 3 years or have you had a civil judgment against you?	YES	NO
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If Yes, please give the amount of the loss and describe what happened. Also give the names of the insurance companies and policy numbers if you were insured at the time. Claims rejected must be mentioned.

• during the past 3 years submitted any claims or suffered any other losses not claimed for (for example – a burglary, or a lost camera, etc.)	YES	NO
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If yes, please supply the value of the loss and describe what happened. Supply the name of the insurer and policy number if you were insured at the time. Declined

• during the past 3 years submitted any claims or suffered any other losses not claimed for (for example – a burglary, or a lost camera, etc.)	YES	NO
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If yes, please supply the value of the loss and describe what happened. Supply the name of the insurer and policy number if you were insured at the time. Declined

• during the past 3 years submitted any claims or suffered any other losses not claimed for (for example – a burglary, or a lost camera, etc.)	YES	NO
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SHARING OF INSURANCE INFORMATION

I acknowledge that the sharing of insurance information for underwriting and claims purposes (including credit information) between insurers is in the public interest as it enables insurers to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.
 On my own behalf and on the behalf of any person I represent herein, I hereby waive my right to privacy with regard to underwriting or claims information (including credit information) that I provide or that is provided by another person on my behalf in respect of any insurance policy or claim made or lodged by me.
 I acknowledge that the insurance information provided by me may be stored in the shared database and used as set out above as well as for any decision pertaining to the continuance of my policy or the meeting of any claims I may submit.
 I consent to such information being disclosed to any other insurance company or its agent.
 I consent to a background check being performed if required
 I acknowledge that the information may be verified against legally recognized sources or databases.
 I AGREE THAT this proposal shall be the basis of the contract between the insurer and myself.
 I WILL ACCEPT the insurer's policy wording.
 I UNDERSTAND that this insurance will not commence until this proposal has been accepted by the insurer.

If you are unable to sign this declaration, please give your reasons here:

I warrant that the answers given are true, and I do not know of any material facts, even though specific questions about them have not been asked, that should be communicated to the Insurer

Inception Date of Policy		Insurer	INFINITI/ HOLLARD /DISCOVERY
	<u>Signature</u>		<u>Date</u>

The following cover is available to you (please note that certain sections may already be in force or may not be applicable to your personal insurance requirements)

COVER/SECTION	SELECTED	REASON FOR NOT SELECTING
Buildings	YES/NO	
Buildings cover: Comprehensive Subsidence and Landslip	YES/NO	
Contents	YES/NO	
Portable Possessions (worldwide cover)	YES/NO	
Cyber insurance	YES/NO	
Bank Vault Items	YES/NO	
Personal Accident	YES/NO	
Other vehicles: Trailers/ Caravans / Pleasurecraft	YES/NO	
Vehicles	YES/NO	
Tyre and Rim cover	YES/NO	

TERMINOLOGY	MEANING AND APPLICATION	HAS THIS BEEN EXPLAINED TO YOU?	
Duty of Disclosure	You must make sure that all information you give us about yourself, your property and your risk profile is accurate. Incomplete or incorrect information could affect the validity of your cover and could result in a claim not being paid, or cover being voided.	YES	NO
Insurable Interest	You can only insure items that you own, and if they are lost, stolen or damaged, you will suffer a direct financial loss.	YES	NO
Premium Payment	You must pay your premium upfront in order to have cover for the month ahead. If you do not pay your premium in time, you will not have cover and will not be able to put in a claim.	YES	NO
Average Clause	Average means that if the amount required to replace your property is more than what it is insured for, you will be your own insurer for the difference. Example of how average is applied: <i>You insure for R250 000 and suffer a loss of R100 000. The assessor comes and values the remainder of your contents and establishes that you should have been insured for R500 000. You are therefore only 50% insured. Your claim will then be reduced by 50% and you will only be paid R50 000</i>	YES	NO
Indemnify (how you are compensated at claims stage)	It is at the insurer's discretion to replace, repair, or pay cash for your item. You will not be paid more than what the item can be replaced for at its current value or the limit that is stated on the schedule. On motor claims, the insurer will also decide whether to repair the damage, replace the damaged parts, or pay you out the cost to repair or replace. In the event of a total loss, the insurer will not pay out more than the retail value at the time of the loss (including any specified extras) and never more than the limit stated on your schedule.	YES	NO
Proof of ownership	You may be asked to provide proof of ownership, in the form of invoices, valuation certificates and proof of purchase at claim stage.	YES	NO
Minimum Security Requirements - Building and Contents	1. All opening windows, including louvres must be burglar barred. Security gates on external doors. All sliding doors that do not have a security gate must be fitted with a second lock that is a key operated locking bolt. Alternatively, 2. An alarm system must be installed and linked to 24 hour security reaction response company. The alarm must be kept in good working order and must be activated whenever the home is left unoccupied. 3. The minimum security requirements are waived if you live in an approved high security estate or complex	YES	NO
Excess/Deductible/First Amount Payable	This is the uninsured portion of each claim that you are responsible for, regardless of who is at fault	YES	NO

<u>Signature</u>	<u>Date</u>