

HOME INSURANCE

NO UNDER INSURANCE

Application Form



This is a Non Bahamian Dollar Policy

The questions on this form and any other questions which we specifically ask, relate to facts considered material to underwriting the insurance. If you answer them fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance.

A copy of the completed Proposal Form will be supplied on request but you should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract. A specimen policy is available on request.

Please write in block capitals or tick the boxes as appropriate.

DATE INSURANCE IS TO BEGIN

(Which cannot be before the Proposal is accepted by the company)

Day

Month

Year

Forename (Mr/Mrs/Miss)

Surname

Postal Address

Your e-mail address

Home Tel. No.

Business Tel. No.

Cell No.

Address of Property to be insured

(office use only) G.P.S. Coordinates

Occupation (including any part-time occupation) and nature of business

You

Your spouse

YOUR HOME Please complete in all instances

YES NO

1. a. Please specify the type of coverage required

(i) Homeowners Including Catastrophe ☐

(ii) Homeowners Excluding Catastrophe ☐

(iii) Fire only ☐

e. in a good state of repair and will be so maintained at all times? ☐

f. on a site which has been free from flooding during the last 10 years? ☐

g. adjacent to any body of water – such as the sea, a lake or canal? ☐

h. What type of security measures are in place to protect your home against burglars/thieves?

2. Is your home

YES NO

a. occupied only by you? (By “you” we mean you, your spouse, children, parents and other relatives who normally reside with you)

☐ ☐

If “NO”, how many tenants?

Do you live on the premises? ☐

b. used for any business or professional purposes ☐

c. a weekend or holiday home? ☐

d. left unoccupied for more than 2 months in a year ☐

i. Describe the construction of your home

Walls

Roof

BUILDINGS

Please answer the questions below:

1. Cover required? Standard ☐ Standard Plus ☐

2. What annual increase do you require?
2.5% ☐ 5% ☐ 7.5% ☐

3. What is the approximate area of your home in square feet?

4. What is the full rebuilding cost of your home?

- | | | |
|---|----|----|
| a. the home plus landlords fixtures & fittings | a. | \$ |
| b. patios, footpaths, walls (but not seawalls), gates, fences and driveways | b. | \$ |
| c. swimming pools and tennis courts | c. | \$ |

d. docks, jetties, piers, seawalls or similar waterside structures

e. Other (please provide details)

Total Rebuilding Cost

5. Mortgagee or Other Interest

Name	Address

LIABILITY

When you take "Buildings" Insurance you are automatically covered for Liability arising out of you being owner or occupier of your home or in a personal capacity. You can extend your policy to cover:-

1. Liability arising as an employer of domestic staff

Do you require this cover? Yes ☐ No ☐

If "YES", how many domestic staff do you employ?

2. Tenant's Liability

Do you require this cover? Yes ☐ No ☐

IMPORTANT - MUST READ

DECLARATION

I declare that neither I or any person normally residing with me, at my present address or elsewhere:-

- have sustained any loss, damage or liability during the last 5 years or had any insurer decline or cancel insurance or impose special conditions
- ever been convicted of any offence other than driving offences

Where applicable, I declare that no director of this company has ever been convicted of any offence other than a driving offence

I further declare that to the best of my knowledge and belief the above statements made by me or on my behalf are true and complete.

Signature

Date

RoyalStar Assurance Ltd.

P. O. Box N-4391

P. O. Box F-42673

Nassau

Freeport, Grand Bahama

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