



# EQUITY INSURANCES LIMITED

"Briarfield," Lower Collymore Rock, St. Michael BB11115, Barbados, West Indies  
Tel: (246) 429-2920 Fax: (246) 429-2957

## Homeowners Proposal Form

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Please complete all details on this page. Please tick correct answer boxes.  
*We will provide you with a copy of the completed proposal form on request.*

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### GENERAL DETAILS

(1) Date you require insurance from:

(2) Full name of Proposer(s). State title.

(3) Full postal address. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(4) Address of property on which insurance is required, if different from above.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(5) **Telephone Numbers:** Home \_\_\_\_\_ Cell \_\_\_\_\_

(6) Have you been insured before for any of the risks proposed? Yes \_\_\_\_\_ No \_\_\_\_\_  
If yes, please state.

**Have you or any member of your household ever:**

(7) Had any insurance refused or been subjected to special terms or conditions? Yes \_\_\_\_\_ No \_\_\_\_\_  
If yes, please state why.

(8) Been convicted of or charged with arson or any offence involving dishonesty of any kind such as fraud, robbery, theft, or handling stolen goods? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please state why.

(9) Sustained loss or damage by any of the risks or liabilities you now wish to insure? Yes \_\_\_\_\_ No \_\_\_\_\_  
If yes, please state why.

(10) Is your home subject to a mortgage agreement or legal interest? Yes \_\_\_\_\_ No \_\_\_\_\_  
If yes, please state mortgagee:

## DETAILS OF YOUR HOME

### Is the home:

- |  |     |    |
|--|-----|----|
| (11) In a good state of repair<br>If no, what is the state?  | Yes | No |
| (12) Showing signs of structural damage?<br>If yes, please state.  | Yes | No |
| (13) Undergoing repairs or alterations?<br>If yes, please state.   | Yes | No |
| (14) Presently unoccupied?<br>If yes, please give details.   | Yes | No |
| (15) Likely to be left unoccupied for more than 40 consecutive days?<br>If yes, please state how long.         | Yes | No |
| (16) Used solely as a private dwelling?<br>If no, please state why.  | Yes | No |
| (17) Occupied solely by you and your family?<br>If no, please state occupants.                                 | Yes | No |
| (18) In an area that has a history of flooding, subsidence, ground heave or landslip?<br>If yes, please state. | Yes | No |
| (19) Within 100 feet of the high-water level along the seacoast?<br>If yes, please state distance.             | Yes | No |
| (20) Within 12 feet of any other building?<br>If yes, please state distance.                                   | Yes | No |

## CONSTRUCTION DETAILS

### (21) Main Buildings

Wall(s) type	No. of Storeys	Roof
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### Other Buildings:

Wall(s) type	Roof
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What is the total floor area of your home in square feet?

## COVER REQUIRED

### Please indicate the cover required:

*(Tick one box only)*

Comprehensive

Fire and limited perils

Fire only

## SECTION 1 - Buildings

Do you require cover under this Section? Yes No

**Buildings** means the home, owner's fixtures and fittings, solar heaters, terraces, patios, water tanks on the buildings, sewage systems, septic tanks, drains, swimming pools and tennis courts.

Enter amounts to be insured:

THE BUILDINGS	SUM INSURED
1. Main Building _____	_____
2. Outbuilding(s) _____	_____
3. Removal of debris _____	_____
4. Professional fees _____	_____
5. 1 % Stamp Duty _____	_____
Total Sum Insured _____	_____

## SECTION 2 - Contents

Do you require cover under this Section? Yes No

**Contents** means household goods, clothing, linen, personal effects, tenant's fixtures, and fittings.

**Valuables** means jewellery, items of gold, silver or other precious metals, watches, photographic equipment, and binoculars. All valuables you wish to insure must be detailed on an attached Schedule. Valuables that are not detailed are limited to \$500 per item or \$2,500 in total for any one loss.

**Electronic Equipment** means all musical instruments, radios, televisions, audio or video equipment and personal computers. Electronic equipment that is not detailed is limited to \$1,000 per item or \$2,500 in total for any one loss.

### How much to insure for?

The amount should represent the full replacement cost of all contents except clothing and linen for which an allowance should be made for depreciation, wear, and tear.

Enter amounts to be insured:

THE CONTENTS	SUM INSURED
1. Contents _____	_____
2. 1% Stamp Duty _____	_____
3. Electronic Equipment _____	_____
4. Valuables _____	_____
Total Sum Insured _____	_____

## SECTION 3 - All Risks

Do you require cover under this Section? Yes No

This Section is only available if you have selected Comprehensive Cover.

**Valuables** means jewellery, items of gold, silver or other precious metals, watches, photographic equipment, and binoculars.

Enter amounts to be insured:

Valuable _____	_____
Other _____	_____
Total Sum Insured _____	_____

Please attach a valuation certificate or sales receipt for all items of jewellery and/or camera equipment.

## SECTION 4 - Other

The following coverages are also available:

Freezer contents, satellite dishes and generating plant, and personal computers.

## FOR OFFICE USE ONLY

## DISCLOSURE

All important facts which may affect the acceptance or assessment of the coverage requested by this proposal must be disclosed. If you are in doubt about what is important, tell us or your Broker. Failure to disclose these facts may invalidate the Policy,

## DECLARATION AND SIGNATURE

I declare that to the best of my knowledge and belief, the information on this form is true in every respect, that the total Sums Insured represent not less than the full value of the property.

I also declare that if anything on this form was written by another person, he or she acted as my agent for this purpose.

I agree that this proposal and declaration will be the basis of the contract between me and the company.

Date \_\_\_\_\_

Signature of Proposer \_\_\_\_\_

The Company reserves the right to refuse any proposal.