

THE INSURANCE COMPANY OF THE WEST INDIES (CAYMAN) LIMITED

1c Bird Rock, Basseterre, St. Kitts & Nevis. Tel.: (869) 465-8753. Email: stkitts@icwi.com

A-PLUS HOME COVER PROPOSAL FORM

THE PROPOSER

Name:								Date of birth:	dd-mm-yyyy
Home Address:								Phone:	
Mailing Address:								Phone:	
Nationality				Ema	il Address:				
Business or Profession	n:			1	'			Phone:	
Business/Employer's Name and Address:								1	
Source of Funds for P	ayment of Premium:	Salary	Spouse	Pare	ents Oth	her I	f other, st	ate:	
POLITICALLY EXPOS	SED PERSONS								
Have you or any relat (e.g. Member of Parli If yes, Please state the	ament, Senate or Jud					er of the	e Security	Forces)	YN
Name of person:					Relationship	with hir	n/her:		
Position held:					Other busines	ss activi	ties:		
DETAILS OF THE DD					1				
DETAILS OF THE PR									
1. Location of your h									
2. Construction of th	ne main building(s):							Approx year b	uil+•
Walls:								Approx. year b Number of stor	
Floor:									, <u> </u>
Roof:			siah it fauns	- mout				Square footage	··
3. Will your home o	trade or business?	premises of wi	nich it iorms	a part					\Box v \Box N
	rist accommodation	2							Y
		:							
 Will your home o a. be rented, let o 									\Box v \Box N
	ied for more than 60	days in any on	e vear?						
5. Is your home:	ned for more than ou	days in any on	c year:						
•	ouse or apartment?								
b. part of a strata									\square Y \square N
	of the sea, a river, re	servoir or othe	r hody of wat	ter?					\square Y \square N
	rea that is prone to f		body of wa						\square \square \square \square \square \square
	rea which is prone to	_	hsidence?						Y
6. If you have answer				above, plea	se give details	s:			
7 Cive details of me		variant brivalar	v Evamentas		James avetam d	auilla au	:	and deave.	
7. Give details of me	casures in piace to p	revent burgiar	y. Examples	- security a	ııaıııı system, {	grills on	windows	anu udors:	
8. Is your home in g	ood repair and adeq	uately maintai	ned?] Y N		If	"no", plea	ase give details belo	ow:
OTHER INSURANCE	:S								

(Revised Oct-2024)

If "yes", name the Insurer:

9. Is there any other insurance on the building or contents?

10. Has any Company or Insurer ever:		
a. declined to insure you?	Y	N
b. applied special terms?	Y] N
c. cancelled or refused to renew your insurance?	Y] N
If "yes", to any of (a), (b), or (c), please give details below:		
LOSS HISTORY		
11. List all losses during the past three (3) years, whether or not insured.		
DATE CIRCUMSTAI	NCES AMOUNT	
	\$	
	\$\$	
PERILS TO BE COVERED (choose one)		
12. Indicate perils to be covered:		
Fire, Non-Catastrophe Perils & Catastrophe Perils (Full Perils)	Fire & Non-Catastrophe Perils only	
Fire, Non-Catastrophe Perils & Earthquake	Fire, Non-Catastrophe Perils & Hurricane	
SECTION 1 - BUILDINGS		
IS COVERAGE REQUIRED?	ПУ	¬ N
Description of Property to be insured:	Replacement Value including Architect's a	
	Surveyor's Fees and Statutory Costs	
Main Buildings including landlord's fixtures and fittings	\$	
Garages and outbuildings	\$	
Walls, gates, fences and paved areas	\$	
Swimming pool including pumps and chlorinators	\$	
Water tanks, Sewage systems and Solar heating systems	\$	
BUILD	DINGS TOTAL SUM INSURED \$	
SECTION 2 - HOME CONTENTS		
IS COVERAGE REQUIRED?	Y	N
a. Include property of all members of your family permanently residing with you	ı.	
b. Exclude articles to be insured under Section 3: Personal "All Risks".		
 Specify all articles of Jewellery and Electronic Equipment which are individua Insured on Contents. 	lly worth more than the Any One Article Limit of 2.5% of your Total Su	m
 Specify all other articles (except furniture and household appliances) which a Total Sum Insured on Contents. 	re individually worth more than the Any One Article Limit of 10% of you	ur
N.B. All the component parts comprising a pair or set will be regarded collective	ly as One Article.	
Description of Electronic Equipment and other articles exceeding Any Make, Model and Serial Number (where appropriate)		
iviake, iviouei and Seriai Number (where appropriate)	\$	
	\$	
	\$	
	\$ \$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
All Other Home Contents:	\$	
CONT	ENTS TOTAL SUM INSURED \$	

(Revised Oct-2024) Page 2 of 3

SECTION 3 - PERSONAL "ALL RISKS"

IS COVERAGE REQUIRED?	
	YN
Do you want coverage to apply in your Home Country only? or Worldwide?	
Item 1 - Specified Articles	
If you require coverage for any of the following articles, they must be individually described regardless of the telephones, pedal cycles, china, porcelain, glassware, pottery, sculptures, laptops and other computer equipment of the computer equipment equi	
N.B. All the component parts comprising a pair or set will be regarded collectively as One Article, e.g. your ent treated as One Article; your complete set of Golfing Equipment will be treated as One Article.	ire Camera Kit if carried in one bag will be
A VALUATION IS REQUIRED FOR JEWELLERY	
Full Description of Articles to be covered:	Sum to be Insured
State make, model and serial number (where appropriate)	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL SUM INSURED ON SPECIFIED ARTICLES	5 \$
Item 2 - Unspecified Valuables	
a. Coverage under this Item applies to Valuables (other than articles which MUST be specified under Item 1 more than the Any One Article Limit of \$1,000.	or insured under Item 3) individually worth not
b. Minimum Sum Insured under this Item:	\$ 15,000
State Sum to be Insured	i: \$
Item 3 - Unspecified Clothing and Personal Effects	
a. Coverage under this Item applies to Clothing and Personal Effects individually worth not more than the A	ny One Article Limit of \$1,000.
b. Minimum Sum Insured under this Item:	\$ 15,000
State Sum to be Insured	d: \$
PERIOD OF INSURANCE: From: To:	
MORTGAGE INTEREST	
Is a mortgage interest to be noted?	YN
Name of Mortgagee:	
Address:	
Address: DECLARATION	
Address: DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to	he insurer's assessment of acceptance of this risk. If
DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it.	
Address: DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone actiture and complete and I/we have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions,
DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone action true and complete and I/we have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for limitations and exceptions. I/We agree that no insurance will be in force until the Company has accepted this Proposal and	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions, communicates its acceptance to me/us.
Address: DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone actiture and complete and I/we have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions, communicates its acceptance to me/us. If me/us with written notice of the condition of with the Company insurance under the terms of the
DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone activative and complete and I/we have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for limitations and exceptions. I/We agree that no insurance will be in force until the Company has accepted this Proposal and I/We irrevocably acknowledge that before I/we entered into the proposed contract of insurance the Company had provide average and explained its effect to me/us and I/we fully understand its effect on the proposed policy. I/We desire to effect	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions, communicates its acceptance to me/us. If me/us with written notice of the condition of with the Company insurance under the terms of the
DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone activative and complete and I/we have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for limitations and exceptions. I/We agree that no insurance will be in force until the Company has accepted this Proposal and I/We irrevocably acknowledge that before I/we entered into the proposed contract of insurance the Company had provide average and explained its effect to me/us and I/we fully understand its effect on the proposed policy. I/We desire to effect policy used for this class of insurance and declare that the sums to be insured represent not less than the full replacement	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions, communicates its acceptance to me/us. d me/us with written notice of the condition of with the Company insurance under the terms of the value of the property.
DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone actiture and complete and I/we have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for limitations and exceptions. I/We agree that no insurance will be in force until the Company has accepted this Proposal and I/We irrevocably acknowledge that before I/we entered into the proposed contract of insurance the Company had provide average and explained its effect to me/us and I/we fully understand its effect on the proposed policy. I/We desire to effect policy used for this class of insurance and declare that the sums to be insured represent not less than the full replacement PROPOSER'S SIGNATURE: DATE: The following covers are also offered under the A-Plus Home Cover Policy: Section 4 — Liability (automatically included)	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions, communicates its acceptance to me/us. d me/us with written notice of the condition of with the Company insurance under the terms of the value of the property.
DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone activative and complete and I/We have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for limitations and exceptions. I/We agree that no insurance will be in force until the Company has accepted this Proposal and I/We irrevocably acknowledge that before I/we entered into the proposed contract of insurance the Company had provide average and explained its effect to me/us and I/we fully understand its effect on the proposed policy. I/We desire to effect policy used for this class of insurance and declare that the sums to be insured represent not less than the full replacement PROPOSER'S SIGNATURE: DATE: The following covers are also offered under the A-Plus Home Cover Policy: Section 4 — Liability (automatically included) Section 5 — Fatal Accident (automatically included when you insure your Contents)	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions, communicates its acceptance to me/us. d me/us with written notice of the condition of with the Company insurance under the terms of the value of the property.
DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone activative and complete and I/we have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for limitations and exceptions. I/We agree that no insurance will be in force until the Company has accepted this Proposal and I/We irrevocably acknowledge that before I/we entered into the proposed contract of insurance the Company had provide average and explained its effect to me/us and I/we fully understand its effect on the proposed policy. I/We desire to effect policy used for this class of insurance and declare that the sums to be insured represent not less than the full replacement PROPOSER'S SIGNATURE: DATE: The following covers are also offered under the A-Plus Home Cover Policy: Section 4 — Liability (automatically included) Section 5 — Fatal Accident (automatically included when you insure your Contents) Section 6 — Mortgage Payment Protection Section 7 — Recovery of Legal Services Costs	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions, communicates its acceptance to me/us. d me/us with written notice of the condition of with the Company insurance under the terms of the value of the property.
DECLARATION Failure to disclose material facts could result in your policy being invalidated. Material facts are those which will influence to you are in any doubt as to whether a fact is material, you should disclose it. I/We declare that the statements in the proposal form above and any other information provided by me/us or anyone activative and complete and I/we have not withheld any material fact. I/We agree that this proposal and Declaration shall be the Company (and of any subsequent renewal if such is granted). I/We agree to be bound by the Company's standard policy for limitations and exceptions. I/We agree that no insurance will be in force until the Company has accepted this Proposal and I/We irrevocably acknowledge that before I/we entered into the proposed contract of insurance the Company had provide average and explained its effect to me/us and I/we fully understand its effect on the proposed policy. I/We desire to effect policy used for this class of insurance and declare that the sums to be insured represent not less than the full replacement PROPOSER'S SIGNATURE: DATE: The following covers are also offered under the A-Plus Home Cover Policy: Section 4 — Liability (automatically included) Section 5 — Fatal Accident (automatically included when you insure your Contents) Section 6 — Mortgage Payment Protection	ng on my/our behalf in relation to this proposal are e basis of the contract between me/us and the r this type of risk subject to its terms, conditions, communicates its acceptance to me/us. d me/us with written notice of the condition of with the Company insurance under the terms of the value of the property.

If you would like to receive more information on or purchase any of the above covers, please contact an ICWI Customer Care Representative. (Revised Oct-2024)

Page 3 of 3