



Business Cover Proposal Form

*Ibiliti Underwriting Managers (Pty) Ltd - Reg No: 2011/004766/07
A registered financial services provider (FSP 43404). >>*

ibiliti
We do what we say. That simple!

SME Proposal Form

Brokers Information

Broker Name			
Broker Number		Branch	
Telephone No		E-mail Address	

Company Details

Name of Company			Contact Name			
Trading Name						
VAT Number			Registration No.			
How long have you been trading?		Has the proposer or any shareholder traded under any other name?	Yes		No	
If so, please supply name(s)						
Telephone Number			Fax Number			
Cell Number			Email Address			
Postal Address					Code	
Physical Address					Code	
Type of Business			Industry Category			
Name of Previous Insurer			Policy number			
Has any previous insurance ever been cancelled or declined?					Yes	No

Policy Information

Inception Date	Cover Effective		Renewal Date			
Payment Method	Debit Order		Policy Frequency	Monthly	Annual	

Claims History - Loss experience (last three (3) years)

Date	Type of Loss/Damage	Amount Claimed

Risk Addresses

Item no	Description	Risk address

Fire and Buildings

COLUMN 1 Buildings constructed of brick, stone or concrete and roofed with slate, tile metal, concrete or asbestos, or as stated on the schedule including landlord's fixtures, walls except dam walls gates, posts and fences paved and tarred areas.

COLUMN 2 The number of month's rent or rental value stated on the schedule.

COLUMN 3 Plant and machinery, landlord's fixtures and fittings for which you are responsible and all other contents excluding property specified under another section or policy.

COLUMN 4 Stock and materials in trade.

COLUMN 5 Various other items and tenants improvements as stated on the schedule.

COLUMN 6 General Buildings and Tenants Liability

Item no	Description	Sketch plan ref. no.	Column Ref.	Sum Insured	Tariff	Premium
Item No	Description of stock					
Additional cover (not automatically included)			Included			
1.	Additional perils extension		Yes		No	
2.	Escalation		Yes		No	
3.	Buildings and tenants liability extension		Yes		No	
4.	Prevention of access to column 2		Yes		No	
5.	Rent clause		Yes		No	
6.	Riot and strike extension		Yes		No	
Adjacent exposures						
What fire prevention precautions are in place?						
Is there any property stored in the open?					Yes	No
Is there any property in any structure not completely roofed?					Yes	No
Is there any property being retaining walls?					Yes	No
Please provide details						
Construction of roof		Construction of walls				
If tenants in the building, state what type of business they operate						

Office Contents

Item no	Description	Sum Insured	Tariff	Premium
	Sub-section A: (Contents)	Yes	No	
	Sub-section B: (Rent)	Yes	No	
	Sub-section C: (Documents)	Yes	No	
	Sub-section D: (Legal liability documents)	Yes	No	
	Sub-section E: (Increase in cost of working)	Yes	No	
	Additional claims preparation costs	Yes	No	
Additional cover (not automatically included)		Included		
1.	Riot and strike (other than South Africa and Namibia)	Yes	No	
2.	Theft extension	Yes	No	
3.	Theft by forcible entry/exit	Yes	No	

Business Interruption

Item no	Premises/Description	Sum Insured	Tariff	Premium
	Gross profit (difference basis)			
	Gross income			
	Additional claims preparation costs	Yes	No	
	Indemnity period a maximum of 3/6/9/12/18 months			
	Additional cover (not automatically included)			
	Contract sites			
	Customers			
	Public telecommunications - extended cover			
	Specified suppliers/sub-contractors			
	Storage, transit and vehicle			
	Unspecified suppliers			
Specified sub-contractors (if applicable)				
Customer/supplier		Type	%	

Accounts Receivable

Item no	Premises/description	Sum Insured	Tariff	Premium
	Additional cover (not automatically included)			
Riot and strike extension	Yes	No	Transit extension	Yes
				No

Theft

Item no	Premises/description	Sum Insured	Tariff	Premium

Money

Item no	Description	Sum Insured	Tariff	Premium
	Additional cover (not automatically included)			
	Riot and strike extension	Yes	No	
	Description of safe and strong room			
Safe categories	(a) no SABS grading			R 2 500
	(b) SABS category 1 grading			R 5 000
	(c) SABS category 2 grading			R 12 000
	(d) SABS category 2 HD grading			R 25 000
	(e) SABS category 2 ADM grading			R 50 000
	(f) SABS category 2 ADM grading D3			R 75 000
	(g) SABS category 3 grading			R 100 000
	(h) SABS category 4 grading			R 200 000
Provided that the company's liability shall not exceed the limit shown under 3 for the premises concerned				

Glass

Item no	Premises/Description					Sum Insured
	Additional cover (not automatically included)					
	Riot and strike extension	Yes		No		

Fidelity

Item no	Premises/Description					Sum Insured
	Computer losses extension	Yes		No		
	Reduction/reinstatement of insured amount clause	Yes		No		
	Retroactive cover extension	Yes		No		
	Fidelity via use of Electronic devices	Yes		No		

Goods In Transit

Details					Goods and Sum Insured	Tariff	Premium
Type of cover required							
Fire, explosion, collision and overturning and theft following limitation	Yes		No				
Fire, explosion, collision, overturning, derailment (restricted cover)							
All risks							
Means of conveyance: 1) Own vehicles only							
2) Third party vehicles							
Additional cover (not automatically included)							
Restricted cover							
Riots and strikes							

All Risks

Details	Serial no	Sum insured	Tariff	Premium
	Total sum insured			
Additional cover (not automatically included)				
Increase in cost of working extension	Yes	No		
Replacement value condition	Yes	No		
Riot and strike extension	Yes	No		

Accidental Damage

Details					Sum insured	Tariff	Premium
Additional cover (not automatically included)							
Excluded property	Yes		No				
First loss average	Yes		No				
Leakage	Yes		No				
Malicious damage	Yes		No				
Reinstatement	Yes		No				

Combined Liability

Details					Sum insured	Tariff	Premium
Additional cover (not automatically included)							
Extended reporting	Yes		No				
Legal defence costs	Yes		No				
Products liability	Yes		No				
Wrongful arrest and defamation (limited to R100 000)	Yes		No				
Number of premises							
Annual turnover							
Annual salaries and wages							

Group Personal Accident

Details	Occupation	Compensation	Tariff	Premium
Circumstances				
1. Death				
2. Permanent disability such percentage of compensation as is specified for the particular disability				
3. Temporary total disability for a period longer than weeks but not longer than weeks				
4. Medical expenses				
Additional cover (not automatically included)				
Business limitation	Yes	No		
Burns disfigurement	Yes	No		

Motor

Specified Vehicle Basis												
Basis of cover: 1 = comprehensive, 2 = third party, fire and theft, 3 = third party												
Details												
Item	Make and Model			Year	Registration		VIN/Engine No		Cover/Class of Use		Sum Insured	
1												
2												
3												
4												
5												
Value added products												
Item as per above	Car hire				Credit shortfall				Windscreen extension (limited to R30 000)			
EG: Item 1	Private type		LDV		Yes		No		Yes		No	
	Private type		LDV		Yes		No		Yes		No	
	Private type		LDV		Yes		No		Yes		No	
	Private type		LDV		Yes		No		Yes		No	
	Private type		LDV		Yes		No		Yes		No	
	Private type		LDV		Yes		No		Yes		No	
Additional cover (not automatically included)					Sum insured			Tariff		Premium		
Contingent liability				Yes		No						
Passenger liability				Yes		No						
Unauthorised passenger liability				Yes		No						
Parking facilities and movement of third party vehicles				Yes		No						
Riot and strike (other than sa & namibia)				Yes		No						
Windscreen				Yes		No						
Wreckage removal				Yes		No						
Credit shortfall				Yes		No						
Limitations (applicable to either basis)				Yes		No						
Third party only				Yes		No						

Electronic Equipment

Item	Insured property/description of equipment	Serial Number	Sum Insured
1.			
2.			
3.			
4.			
5.			
Total sum insured:			
Additional cover (not automatically included)			Sum Insured
Incompatibility line		Yes	No
Prevention of access		Yes	No

Machinery Breakdown

Item	Details	Sum insured	Tariff	Premium
Additional cover (not automatically included)				
Additional Expenses		Yes	No	

Deterioration of Stock

Item	Details	Sum insured	Tariff	Premium
Additional cover (not automatically included)				
Contamination and pollution of wine stocks extension		Yes	No	

House Owners

Item	Risk address	Sum insured	Tariff	Premium

House Contents

Item	Risk address	Sum insured	Tariff	Premium

Risk Details

Construction of roof			
Construction of walls			
Use of residence			
In who's name is the property registered?			
Will the residence be left unoccupied for more than 60 consecutive days in a year?	Yes	No	If yes, give full details
Is there any property stored in the open?	Yes	No	If yes, give full details
Is there any property in any structure not completely roofed?	Yes	No	If yes, give full details
Is there any property being retaining walls?	Yes	No	If yes, give full details

Small Craft

What security arrangements/precautions will be in place when the craft is not being used?			
Craft is housed	Craft is garaged	Craft is moored	
If moored at a marina, state name:			
Are moorings professionally laid and maintained?	Yes	No	
<p>Please note that if the hull and/or the machinery and/or the trailer is more than ten (10) years old, the company requires a survey to be conducted by an independent marine surveyor or similar qualified person and such survey must be submitted and accepted by the company prior to attachment of cover. The expense of such survey will be for the account of the proposer.</p>			
Hull details			
Name of vessel			
Type/class	Serial number		
Construction of hull	Manufacturer's name		
Year manufactured/built	Overall length		
Main engine details			
Inboard	Yes	No	Outboard
Single	Yes	No	Twin
	A	B	
	A	B	
	A	B	
	A	B	
	A	B	
If inboard engine(s) are they the original engine(s) installed by the manufacturer of the hull?	Yes	No	
If outboard motors, state details of motor lock or other security devise			

For us to provide you with insurance

1. You must answer all the questions in full to assist us in considering the risk and provide us with any information that you know affects the risk.
2. The quote approved by us must be initialed on every page and the declaration completed and signed. When your broker accepts this policy online on your behalf, we assume that your broker has performed his duty to gather all the required information and documentation and that you have signed these documents.
3. You must present us with the full previous claims experience generated by an Insurance Company.
4. We may request a survey before we accept the policy. The content of the survey report (if requested) forms an important part of the risk. When we receive the survey report, we may rightfully refuse a risk from inception or change the terms with immediate effect, if the risk appears to be unacceptable or uninsurable.

Details in the declaration will form part of the policy of insurance between you and us.

Signed at: _____ Signature: _____

Name and surname of signatory: _____

Designation: _____ Date: _____