



# SRIC

Ensuring your tomorrow, today.

## PROPOSAL FOR HOUSE OWNERS' INSURANCE

Agency		Code	
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### PERSONAL DETAILS

Name of Insured

Policy Number

Nationality

Email Address

Occupation

Occupation of spouse (if married)

Postal Address

Physical Address (attach copy of water bill/lease agreement/affidavit)

Telephone No.

Mobile

ID Number

Age (next birthday)

### EMPLOYMENT DETAILS

Name of Employer

Postal Address of Employer

Physical Address of Employer

Contact Details

Source of Income (salaried or otherwise)

Income Bracket

Payment method if not formally employed

Telephone

Fax

Other Source of Income

E5 000 and below

E5 001 to E10 000

E10 001 to E20 000

E20 001 and above

### COMPANY DETAILS (WHERE APPLICABLE)

Place of incorporation or registration

Date of incorporation or registration

Source of Income (attach copy specimen cheque)

(attach copies of all relevant certificates, i.e Certificates of Incorporation, Board Resolution, or letter on letterhead confirming who may sign on behalf of the entity, Form J or Form C (depending on the type of company-small, medium, or large))



**AUTHORISED COMPANY REPRESENTATIVE (AT LEAST TWO)**

**Natural persons representing the company**

(attach copies of Identity Documents/if foreign national, attach certified copies of passport/residence permit/country of origin Identity Document)

Name and Identity Number	Specimen Signature	Designation
1.		
2.		

Nature of Business/Profession in which engaged

**PROPERTY TO BE INSURED**

Property to be insured	Sum(s to be insured)	Rate %
Item 1 On the building of the PRIVATE DWELLING HOUSE, constructed of ..... walls and roofed with..... and all private garages and outbuildings walls gates and fences (other than hedges) on the same premises and used solely connection therewith, including Landlord’s Fixtures and Fittings therein or thereon, all situated on Stand/Erf/Lot/Farm No..... Road/Street..... Town.....district of..... known as.....	E	
Item 2 on	E	
Total Sum Insured		E

Note: when two or more Private Dwelling Houses are to be insured which do not communicate with one another, a separate sum must be placed on each such Dwelling (inclusive of all Domestic Outbuildings) Each Private Dwelling House with construction of same should be specified.

Premium E



### PROPERTY TO BE INSURED

1. state the number of independent tenants and / or paying guests, boarders and / or lodgers	<input type="text"/>	
2. Is any trade or business carried on in any of the buildings? If so, give details.	<input type="text"/>	<input type="text"/>
<input type="text"/>		
3. Are the buildings in a good state of repair and will they be so maintained?	<input type="text"/>	<input type="text"/>
4. Is the policy to be ceded? If so, to whom?	<input type="text"/>	<input type="text"/>
<input type="text"/>		
5. Have you any existing insurances in addition to this proposal in respect of the building(s) now to be insured? If so, give particulars.	<input type="text"/>	<input type="text"/>
<input type="text"/>		
6. Have you ever sustained loss from any of the Perils or Contingencies mentioned on the back hereof? If so, give particulars.	<input type="text"/>	<input type="text"/>
<input type="text"/>		
7. a. Have you had a proposal or insurance or renewal of a Policy declined or	<input type="text"/>	<input type="text"/>
b. a policy terminated. or	<input type="text"/>	<input type="text"/>
c. special conditions or rates imposed at any time?	<input type="text"/>	<input type="text"/>
d. if so. state name of insurers	<input type="text"/>	<input type="text"/>
8. Does the amount to be insured represent the full present value of the building?	<input type="text"/>	<input type="text"/>
9. State period from which insurance is required	from <input type="text"/>	to <input type="text"/>

### OTHER INFORMATION

How did you know about this insurance policy? Was it through:

a) Always insured with SRIC	<input type="text"/>
b) Broker Consultants	<input type="text"/>
c) Agents	<input type="text"/>
d) Informed by someone else	<input type="text"/>
e) Billboards	<input type="text"/>
f) Radio Advert	<input type="text"/>
g) Newspaper Advert	<input type="text"/>



## DECLARATION

1. I warrant that all the information given in this Proposal Form, and in all documents which have been or will be signed by me in connection with the proposed insurance, is true and complete. I further warrant that all the information given or to be given by me in writing, electronically or otherwise, in connection with the proposed insurance is true and complete.
2. I agree that the statements in this Proposal Form and electronic information, and the documents stated above shall, in addition to the statements in the application, be the basis of the proposed contract; that any material misstatement or omission therein may lead to any contract made being declared void by Swaziland Royal Insurance Corporation (SRIC).
3. I understand that SRIC regards the answers given in this Proposal Form or electronically as material in assessing my application for the cover accruing from the insurance policy.
4. Accepting that I am thereby curtailing my right to privacy, but to facilitate financial underwriting, and the consideration of any claim for benefits, under a policy related to this or any other application for insurance made by me, or in respect of me as the insured, I irrevocably authorize SRIC to obtain any and all information pertaining to me as may be appropriate from any insurers or other financial institutions, including and via any third party, contracted to the said insurer or other financial institution.
5. I irrevocably authorize SRIC:
  - a. to obtain from any person, whom I hereby so authorize and request to give, any information which SRIC deems necessary, and;
  - b. to share with other insurers, and any associations of such insurers, that information and any information contained in this application or in any related policy or other document, either directly or through a database operated by or for such insurers as a group, at any time and in such detailed, abbreviated or coded form as may from time to time be decided by SRIC or by the operators of such database.

## PROTECTION OF PERSONAL INFORMATION

I hereby agree that SRIC may use my information or obtain information about me for the following purposes:

- Underwriting
- Assessment and processing of claims
- Credit searches and/or verification
- Fraud prevention and detection/Money laundering
- Claims checks (Claims Register)
- Market research & statistical analysis
- Audit & records keeping purposes

Name of proposer

Designation of Proposer (if representing company, partnership, trust, etc)

Signature of Proposer  Date

## FOR OFFICIAL USE ONLY

The Officer in charge shall ensure that the client has accurately filled in the under-listed information

Personal Details	<input type="text"/>
Business Details	<input type="text"/>
Payment Details	<input type="text"/>
Any Other Vital Information	<input type="text"/>

Signature of Officer

Stamp



# The HOUSEOWNERS' Policy

for the Insurance of

## PRIVATE DWELLING HOUSES and DOMESTIC OUTBUILDINGS (BUILDINGS ONLY)

Provides at an inclusive Premium and under one Policy, protection and indemnity against the following risks:

### LOSS OF OR DAMAGE TO

The Buildings of PRIVATE DWELLING HOUSES and ALL PRIVATE GARAGES, and OUTBUILDINGS, WALLS, GATES AND FENCES (other than hedges) on the same premises and used solely in connection therewith, including Landlord's Fixtures and Fittings therein and thereon, caused by:

1. FIRE, LIGHTNING, THUNDERBOLT, SUBTERRANEAN FIRE, EXPLOSION
2. RIOT, CIVIL COMMOTION, STRIKES, LOCKOUTS, LABOUR DISTURBANCES OR MALICIOUS PERSONS acting on behalf of or in connection with any political organization
3. STORM, TEMPEST, FLOOD excluding
  - (a) loss or damage caused by Subsidence or Landslide
  - (b) loss or damage to gates, fences and retaining walls
4. EARTHQUAKE excluding any loss or damage (other than loss or damage by fire) arising directly or indirectly from any mining operations
5. AIRCRAFT and other aerial devices or articles dropped therefrom
6. BURSTING OR OVERFLOWING OF WATER TANKS, APPARATUS OR PIPES
7. IMPACT with any of the said buildings by any road vehicles, horses or cattle
8. HOUSEBREAKING or any attempt thereat
9. THEFT or any attempt thereat of Landlord's Fixtures and Fittings in or on the Buildings but excluding Theft whilst the Private Dwelling House is lent, let or sublet in whole or in part (other than to paying guests, boarders or lodgers not exceeding three in all) unless such Theft is accompanied by actual forcible and violent breaking into or out of the Building.

In addition, the Policy affords protection against:

LOSS OF RENT up to 15% of the sum insured stated in the Policy, owing to the Private Dwelling House being rendered uninhabitable by any of the insured perils.

THE INSURED'S LIABILITY TO THE PUBLIC as owner of the Premises in respect of accidents caused by defects in the Building or in the Landlord's Fixtures and Fittings or in the Wall, Gates, Fences and Trees around and pertaining thereto causing bodily injury or damage to property up to E50, 000 in respect of any one occurrence, together with costs payable to claimants and/or incurred with the consent of the Corporation in defending claims.

ACCIDENTAL DAMAGE to water, sewerage, gas, electricity and telephone connection between the said premises and the public or mains.

### FULL INSURANCE

The sum insured must represent the full present day value of the Buildings. In the event of under-Insurance at the time of any loss or damage, the insured will be considered his own insurer for the difference and bear a proportionate share of such loss or damage.