



# SRIC

Ensuring your tomorrow, today.

## PROPOSAL FOR INSURANCE AGAINST ALL RISKS

Agency		Code	
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### PERSONAL DETAILS

Name of Insured

Policy Number  Telephone No.  Mobile

Nationality  ID Number

Email Address

Occupation  Age (next birthday)

Occupation of spouse (if married)

Postal Address

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

### EMPLOYMENT DETAILS

Name of Employer

Postal Address of Employer

Physical Address of Employer

Contact Details Telephone  Fax

Source of Income (salaried or otherwise)  Other Source of Income

Income Bracket

E5 000 and below	<input type="text"/>
E5 001 to E10 000	<input type="text"/>
E10 001 to E20 000	<input type="text"/>
E20 001 and above	<input type="text"/>

Payment method if not formally employed

### COMPANY DETAILS (WHERE APPLICABLE)

Place of incorporation or registration

Date of incorporation or registration

(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)

Source of Income (attach copy specimen cheque)



**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**

- Is property belonging to members of your family permanently residing with you to be insured?  
If so, give names and relationship.
- Have you ever had an insurance policy of any kind terminated, or a proposal of any kind declined by any insurance company or underwriters?  
If so, state particulars.
- Have you ever made a claim upon any other insurance company or underwriters? If so, state particulars.
- Are you at present insured for fire, burglary or all risks and, if so, with which company?
- Have you ever sustained loss in the manner now proposed for insurance?
- State period of insurance required From  To





## OTHER INFORMATION

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

- a) Always insured with SRIC
- b) Broker Consultants
- c) Agents
- d) Informed by someone else
- e) Billboards
- f) Radio Advert
- g) Newspaper Advert

  
  
  
  
  
  


## 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



# The ALL RISKS Policy

(subject to terms and conditions)

Covers **LOSS DAMAGE** or **DESTRUCTION** by accident or misfortune arising from any fortuitous circumstance including **FIRE, BURGLARY, THEFT, ACCIDENTAL BREAKAGE, LOSS OF STONES** from their **SETTINGS** etc.

## EXCLUDING:

1. War and kindred risks.
2. Loss of or damage to sports equipment whilst in actual use.
3. Loss or damage arising from detention, confiscation, destruction or requisition by customs or other authorities.
4. Theft from any vehicle unless the property is contained in a completely closed and securely locked portion of the vehicle.
5. Loss or damage arising from wear and tear, gradual deterioration, rust, depreciation, moth, vermin, any process of cleaning, repairing or restoring or action of light, atmospheric or climatic conditions.
6. Loss or damage arising from mechanical or electrical breakdown.
7. Breakage of glass (other than lens) not due to fire or thieves.
8. Nuclear risks.
9. Cash, bank notes, currency notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities or any kind of travel tickets.

## INSURANCES MAY BE EFFECTED IN RESPECT OF:

1. Wearing apparel and personal effects, i.e:
  - a. wearing apparel (other than furs)
  - b. luggage containers
  - c. sporting equipment
  - d. jewellery, trinkets and toilet requisites
  - e. other personal effects (excluding contact lens) generally carried on the person but excluding any article (other than clothing) of greater value than E 1000
2. Valuable items such as jewellery, furs, watches, cameras and photographic equipment, binoculars, survey instruments, guns, cups, shields, medals, musical instruments, gold and silver plate, pictures and antiques.

Cover is available only to persons normally resident within Swaziland, the Republic of South Africa, Namibia, Botswana, Lesotho but the policy provides cover in respect of temporary visits outside these areas anywhere in the World excluding Albania, Bulgaria, Cambodia, China, Hungary, Korea, Laos, North and South Vietnam, Poland, Romania Russia and any territory occupied by Russian Forces.