



PUBLIC LIABILITY PROPOSAL

AGENCY NO

POLICY NO

Policy No:

Agency:

You are to disclose in this proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.

NOTICE

Coverage(s) requested in this proposal form is not to be construed as an acceptance or commitment on the part of the Company unless the same is incorporated in the policy/cover note evidencing such cover.

Any changes in the information given must be reported to the Company immediately otherwise the Company will reserve the right to decline all liability.

PLEASE GIVE A DEFINITE ANSWER TO EACH QUESTION. TICKS OR DASHES ARE NOT SUFFICIENT.

Full name of Proposer

Address

Trade or Business Tel:

How long established

Premises in respect of which cover is required

Period of insurance required from to

Limit of Indemnity a) Any one accident \$

b) Any one period of Insurance \$

1. General description of operations carried on by proposer	
2. State annual sales or receipts volume	
3. a) State area of premises	a)
b) Seating capacity (for Churches, public hall, restaurant, etc.)	b)
c) No. of members in case of clubs.	c)
d) No. of rooms in case of hotels.	d)

4. Give below details of your employees and the premises to which Insurance is to apply.

Description of Occupation of Employees	Annual Estimated Wages to be paid	Premises at which such Employees are or may be employed

5. Do you wish to insure against your liability for accident arising from:

a) Goods, elevators, cranes, hoists and other lifting machinery owned or used in your Trade or "Business"? If so, give the following particulars:-

Number	Description	Motive Power	Whether situated in the premises or used in work therefore	No. of Floors served and height of Building(s)

b) Passenger elevators and escalators? If so, submit total inspection reports.	
c) Fire and Explosion? If so submit latest inspection reports of your boilers and/or pressure vessels(s)	
d) Loading and unloading of vehicles? If so, give registration Engine or chassis nos. of vehicles involved.	
e) Goods sold or supplied? If so, please state	

8. a) If any of your work is sub-let do you desire to insure your liability for claims arising from the operations of sub-contractors? b) If so, state (i) Nature of work sub-let (ii) Estimated amount of contract	a) b) (i) (ii)
9. State particulars of any machinery (other than those stated in extension of cover in question 5) electrical appliances or pressure vessel used.	
10. What acids, gases, chemicals, radioactive substances or explosives will be used, and to what extent.	
11. Are all the premises described above, and all your machinery, appliances and plant in sound condition and in good order?	
12. Give particulars of all Third party claims made upon you during the last five years, if any:	
13. Have you ever proposed for insurance or been insured against the liability to which this proposal related? If so, please state name of Insurer.	
14. Has any Insurer or Company ever: a) declined your proposal? b) required special terms to insure you? c) cancelled or refused to renew your policy? If so, please state name of Insurer	a) b) c)

I/We hereby apply for insurance as stated above and I/we warrant that the above statements and particulars are true and complete in every respect and that no material fact has been suppressed or withheld that may influence the acceptance of this proposal, and I/we undertake that all bye-laws and regulations imposed by any public authority are duly observed and complied with, and I/we agree (should the premium(s) or any part thereof be calculated on estimates) to render at the end of each period of insurance a statement in the form required and to pay premium(s) on any amount(s) in excess of the estimates upon which the premium(s) has/have been based and I/we further agree that this proposal and declaration shall be the basis of the contract between me/us and the Company and I/we further agree to accept the Company's Public Liability Policy subject to the terms and conditions contained therein or endorsed thereon and to pay the first premium thereunder when called upon to do so.

DATE: - - - - -

PROPOSER'S SIGNATURE: - - - - -

SCOPE OF COVERAGE

No. 1 GENERAL THIRD PARTY LIABILITY

To indemnify the proposer against all sums which the Proposer shall become legally liable to pay for compensation in respect of:

- (1) Accidental bodily injury, including death at any time resulting therefrom, sustained by any person, caused by accident and arising out of the ownership, maintenance or use of the premises and operations conducted therein.
- (2) Injury to or destruction of property caused by accident and arising out of the ownership, maintenance or use of the premises and all operations conducted therein.
- (3) All costs and expenses of litigation recovered from the Insured by any claimant or claimants.
- (4) All costs and expenses of litigation incurred with the written consent of the Company.

EXCEPTIONS

Unless otherwise specially stated hereon the indemnity expressed in this policy shall not apply to or include-

- (1) Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement.
- (2) Liability in respect of injury to any person who at the time of sustaining such injury is engaged in the Insured or for compensation claims from the Insured by an injured person or dependant under any workmen's compensation legislation.
- (3) Liability in respect of damage to property:-
 - (a) Belonging to or in the charge or under the control of the Insured or of any servant or agent of the Insured.
 - (b) Being that part of any goods or land or building or structure on which the Insured or servant or agent of the Insured is or has been working.
- (4) Liability in respect of injury or damage caused by or in connection with or arising from:-
 - (a) The ownership or possession or use by or on behalf of the Insured of any animal, cycle, vehicle, locomotive, vessel of any kind, aircraft, elevators, escalators, crane, hoist, or other lifting machinery not specified in the Schedule under the heading of Plant.
 - (b) Fire, earthquake, explosion, flood, fumes or water pollution.
 - (c) Defective sanitary installation or poisoning of any kind or foreign or deleterious matter in food or drink.
- (5) Liability in respect of or arising from damage to any land or property or building caused by vibration or by the removal or weakening of support.
- (6) Liability for any consequence, whether direct or indirect, of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (7) Liability arising whether direct or indirect, from ionising radiations or contamination by radioactivity or nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (8) Liability arising out of pollution and/or contamination caused by the discharge, disposal release or explosion of oil or any other contaminants.