



Proposal Form

Home Comfort

1. The Proposer

Name	First	Middle	Last	Title
	Contact Address			Country
	P.O. Box	Emirate/ City		
	Landline	Fax	Mobile	Email
Personal Details	Marital Status		Number of Children	
	Nationality		Date of Birth	(dd / mm/ yy)
	Occupation		Employer	
Joint Interest/ Mortgage				

2 Property Details

Type of Home	House	Bungalow	Self contained flat	Other
Style of Home	Detached	Semi-detached	Other	
Address of Property				

3 Contents

Option required

Yes

No

Total value of contents in your home (including any items listed below)	BD / RO / SR / AED
Do you require accidental damage cover	Yes No
Specify valuable items above AED 5,000*	
Description	Value (BD / RO / SR / AED)

*Including computer, audio visual equipment , stamp coin or medal collections curios pictures or other works of art rugs or carpets articles of gold silver or other precious metal jewellery or fur

4 Personal belongings

(can be taken out with standard contents cover only)

Option required

Yes

No

Total value of your personal belongings (including any items listed below)	BD / RO / SR / AED
Do you require cover for loss or damage to important documents	Yes No
Specify all items above AED 5,000	
Description	Value (BD / RO / SR / AED)

Please continue on an additional piece of paper if more items required

5 BuildingsOption required Yes No

Rebuild value of your Property BD / RO / SR / AED

Do you require accidental damage cover?

Yes

No

6 Domestic servantsOption required Yes No

If yes, please give details:

First name

Last name

DOB

/ /

7 Important questions

	Please tick	Yes	No
1	Is the home your permanent residence i.e. not used as your weekend , weekday or holiday home		
2	Is the home used for short-term lets i.e. Periods of less than 12 months		
3	a Is the home constructed of brick, stone or concrete and roofed with tiles, concrete or metal		
4	Is the home in a good state of repair		
5	Is the home occupied solely by you or your spouse and family members of yourself and/or your spouse, as a private dwelling (not used for business or professional purposes)		
6	Does the home have any special exposure to damage by storm or flood		
7	Does the home have any sign of damage by subsidence, heave or landslip		
8	a Do the sums insured represent the full replacement cost?		
	b Do you undertake to maintain sums insured at their full value?		
9	Will the home be left unoccupied for more than 45 days at a time		
10	In respect of any risks to be insured, has any persons to be insured		
	a Sustained any loss, injury or liability in the last 5 years		
	b Ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required or special conditions imposed by an insurer		
	c Ever been convicted of (or charged but not yet tried with) any criminal offence (other motoring offences)		
11	Is the home fitted with any special security device		
	If yes, please give details		

Declaration (Please read carefully)

I hereby declare that to the best of my knowledge and belief the above statements and particulars are true and correct and that I have withheld no information material to this proposal whether the subject of a Proposal form question or not, I agree to accept and conform to the terms of the policy when issued

Proposer's Signature

Date: / / (dd / mm/ yy)

Policy start date: / / (dd / mm/ yy)

- Our liability does not commence until this proposal has been accepted
- We reserve the right to ask for special terms or decline this proposal
- Please refer to the policy booklet for full terms conditions and exclusions. A specimen copy of the policy is available on request
- In respect of section 1 & 2, the total value of valuables shall not exceed one third of the sum insured by these Sections unless otherwise stated in the Schedule.
- Under Section 1 (Contents) all valuable items worth more than AED 5,000 and under Section 3 (Personal Belongings) all items worth more than AED 5,000 AED must be specified in the proposal form.
- If you claim for a specified item valued at more than AED 5,000, you will need to provide proof of the item's value.

Be Life Confident