



*N.B. The Property is not covered until the risk is accepted*

- Email us at **[insurance@tdcgrouppltd.com](mailto:insurance@tdcgrouppltd.com)** (St Kitts) or **[insurance.nev@tdcgrouppltd.com](mailto:insurance.nev@tdcgrouppltd.com)** (Nevis)
- Call our office at your convenience
- Email supporting documents
- One of our underwriters will support you with the purchase and advise you on the policies available. This takes about half an hour.

1. *Name(s) of Proposer(s) (in full):*
2. *Name of Additional Proposer(s):*
3. *Addresss:*
4. *Date of Birth:* *Email address:*
5. *Telephone: Home* *Office:* *Mobile:*
6. *Proposer's Business/Profession:* *Employer:*

7.	<i>Location of Premises to be insured:</i>			
8.	<i>Occupancy:</i>		<i>If Other please specify:</i>	
9.	<i>What cover would you like:</i>		Householders Buildings & Contents	Fire & Allied Perils
			Fire Only	Contractors All Risk
				Commercial All Risk
10.	<i>Would you like to cover any additional peril(s)</i>			
11.	<i>What are the walls constructed of (%):</i>		Concrete	Wood
				Other
12.	<i>What is the roof constructed of (%)</i>		Galvanized	Wood
				Concrete
				Tiles
			<i>Other, please specify</i>	
13.	<i>What are the floors constructed of (%):</i>		Concrete	Wood
				Other
14.	<i>Is the building:</i>		1 Storey	1 Storey with basement
				2 Storeys
				Other
15.	<i>When was the building constructed?</i>		<i>Year</i>	
18.	<i>Are the premises rented?</i>		Yes	No
19.	<i>Is the building detached?</i>		Yes	No
	<i>If "Yes", give distance from nearest building:</i>			
	<i>If "No", give construction of adjoining building(s)</i>			
20.	<i>Are there any insurances on the same property, in force with us or other Insurance Companies?</i>			
	Yes			
	No			
	<i>If so please state the Amount(s), the name(s) of the company/companies, and the Policy Number(s):</i>			

21. Anything else that you can think of that might affect the risk profile of your property? e.g. near a chemical plant, store a lot of flammable liquid in the property.

22. Is the property mortgaged:    Yes                      No

If "Yes", give name & address of Mortgagee:

23. Have you insured the property in the past?    Yes                      No                      If "Yes", give particulars:

Company	Policy Number	Sum Insured	Period
			-
			-

24. Have you ever sustained a loss that resulted in a claim?    Yes                      No                      If "Yes", give details:

Type of Loss	Year	Amount of Claim

25. Has any company, in respect of this or any other property, ever:

- a. cancelled your policy?            Yes                      No                      If "Yes", give details in the table below:
- b. declined your proposal:            Yes                      No                      If "Yes", give details in the table below:
- c. refused to renew your policy?    Yes                      No                      If "Yes", give details in the table below:

Company	Policy Number	Sum Insured	Period

Sum Insured Value

Building(s):

Household Furniture & Appliances:

Additional Liability:

Other (Specify):

Period of Cover

From:    to    (both dates inclusive)

INSURED’S DECLARATION

I/We hereby declare that the statements made by me/us in this proposal, are, to the best of my/our knowledge and belief, true, and I/We hereby agree that this declaration shall form the basis of the contract between me/us and **TDC INSURANCE COMPANY LIMITED**.

I/We further agree that if this proposal in any particular is filled in by any other person, such person shall be deemed my/our agent and not the agent of the Company. I/We further declare that I/We have read and understood all particulars entered herein and I/We have agreed after verifying the same to be true and complete in all respects.

I/We further declare that I/We am/are willing to accept the Company’s policy with respect to the following schedule of deductibles:

- (1) Each and every claim arising as a result of hurricane, earthquake, volcanic eruption or any other natural peril - 2% of the Sum Insured, with a minimum of
- (2) Fire – EC\$
- (3) All other perils – EC\$

Signature of Proposer:

Date:

### **Additional Information**

TDC Insurance offers homeowners insurance protection for:

- loss of or damage to buildings and/or contents by an insured peril
- accidental damage to buildings and/or contents

Standard perils include fire, lighting and explosion

Additional perils include earthquake, volcanic eruption, hurricane, windstorm, flood, riot and strike

Subject to policy terms and condition.