

## PROPOSAL FORM FOR HOME INSURANCE

### IMPORTANT NOTES

Filling and signing this application form does not automatically result in a contract. Insurance becomes in force once United Insurance Company has agreed to bind cover.

Insurers, their agents, brokers and insurance associations may share information to prevent fraudulent claims and for underwriting purposes.

All questions must be answered fully. Ticks and dashes are not sufficient.

**Please answer every question fully.**

1. Name of Proposer(s):
2. Date of Birth:
3. Address:
4. Telephone No:
5. Address of Property to be Insured:
6. E-mail address:
7. What is the usual business of the Proposer(s):
8. How long engaged therein?

### GENERAL QUESTIONS

Please tick (✓) the appropriate box – if a shaded box is ticked please give full details.

1. Have you or any of the members of your family normally residing with you:

(a) Suffered any loss, damage or liability from any cause within the last five years?  YES  NO

(b) Had a proposal declined, a renewal refused, cover terminated, special terms or conditions imposed by any insurer?  YES  NO

(c) Been convicted, or charged but not yet tried, for any offence other than driving offences?  YES  NO

2. Are the buildings situated at the address of the property to be insured:

(a) House /villa?  Apartment  if apartment, which floor? \_\_\_\_\_

(b) Left without an adult resident for more than 60 days in a row?  YES  NO

Please give details of duration the premises are left unoccupied.

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(c) In good state of repair and will be so maintained?  YES  NO

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(d) Built of brick, stone or concrete and roofed with slate, tiles, concrete, asphalt, metal sheets or slabs composed entirely or incombustible mineral ingredients?  YES  NO

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(e) Occupied by you and your family and used only as a private residence?  YES  NO

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3. Are you or have you previously been insured for your home buildings or contents?  YES  NO

Name of insurer \_\_\_\_\_ Policy numbers \_\_\_\_\_

4. If your premises are protected by intruder alarm, please tick the relevant boxes and answer the following:

(a) The type of alarm \_\_\_\_\_

(b) The name of the installing firm \_\_\_\_\_

(c) The date the system was installed \_\_\_\_\_

(d) Is the alarm subject to annual maintenance contract?  YES  NO

(e) Do you wish to apply for the intruder alarm discount?  YES  NO

## BUILDINGS

Please answer the following questions if the buildings are to be insured and state the sum to be insured.

1. What is the required sum insured based on the rebuilding costs as new? \_\_\_\_\_

2. Would you like to apply for the enhanced cover to extend accidental damage to your buildings?  YES  NO

3. Please give the year the property was built (approximate date if not known) \_\_\_\_\_

4. Please state the name and address of any lessee or mortgage whose interest in the building is to be named in the policy  
Name & Address: \_\_\_\_\_

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## CONTENTS

Please answer the following questions if the contents are to be insured and state the sum to be insured.

1. What is the current required sum insured based on the full replacement value as new of your contents situated at the address of the property to be Insured? \_\_\_\_\_

2. Would you like to apply for the enhanced cover to extend accidental damage to your contents?  YES  NO

3. (a) What is the current total amount of valuables\* included in the contents sum insured in (1) above? \_\_\_\_\_

\***Valuables** means stamp, coin or medal collections, antiques (not including furniture), collectibles, pictures, paintings and other works of art, items of gold, platinum, silver or other precious metals, jewelry, watches and furs. Unless specifically declared insurers impose a single article limit on items of value.

(b) Specify all single valuable items exceeding AED 5,000 that you want to specifically insure for their full value:

DESCRIPTION	VALUE AED
I. _____	_____
II. _____	_____
III. _____	_____
IV. _____	_____
V. _____	_____

(please attach recent updated valuations/receipts of each item and a separate sheet if more space is required)

(c) Do you want to cover any one single item of audio, audio-visual and home computer and entertainment equipment for accidental damage which exceeds the AED 5,000 limit

If YES, please specify such items.  YES  NO

DESCRIPTION	VALUE
I. _____	_____
II. _____	_____
III. _____	_____
IV. _____	_____
V. _____	_____

(please attach recent updated valuations/receipts of each item and a separate sheet if more space is required)

4. Would you like to extend the policy limit on pedal cycles and sports equipment cover? If YES, provide details:

\_\_\_\_\_ Value \_\_\_\_\_  YES  NO

## SUMMARY OF COVER

### *Buildings and Contents sections*

Depending on the insurance company these may be covered either on an All Risks basis or on all or some of the following named perils basis. The basis of cover has a bearing on the premium:

1. Fire, lightning or explosion
2. Smoke
3. Storm or flood
4. Riot, strikes, labour or political disturbances & malicious acts or vandalism
5. Water escaping from washing machines or dishwashers or any other domestic appliance or water tanks, pipes or fixed installations including heating systems
6. Oil or fuel oil escaping from a fixed heating installation
7. Theft or attempted theft
8. Falling trees and branches
9. Collision by aircraft or other flying objects or anything dropped from them
10. Collision by vehicles or animals
11. Earthquake, volcanic eruption or subterranean fire or any such convulsion of nature
12. Falling radio and television receiving aerial or satellite dishes, their fittings and masts
13. Architects', surveyors fees, debris removal or demolition expenses and the cost of meeting building regulations, to repair the buildings
14. Rent received or payable during the period necessary to restore your home to a condition to live in
15. Accidental damage to drains, drains inspection covers, pipes, cables and underground tanks for which you are legally responsible
16. Accidental damage to air conditioning equipment which is permanently installed following mechanical or electrical breakdown and it is not more than five years old provided annual maintenance is carried out.
17. Accidental damage to all fixed glass and sanitary fittings
18. Accidental damage to building subject to your having selected enhanced cover
19. Your legal liability to damages, claimant's costs and expenses incurred solely as owner (not as occupier)

### *All Risks Cover*

Loss of or accidental damage to your personal belonging including valuables within UAE and elsewhere

### SECTION 3 – PERSONAL BELONGINGS INCLUDING VALUABLE ITEMS

1. Would you like to cover unspecified personal belongings including valuables  
Up to AED 5,000?

YES  NO

2. If you require cover for specified valuables please specify each item separately under this section:

	Description	Geographical Area	Value
I.	_____	_____	_____
II.	_____	_____	_____
III.	_____	_____	_____
IV.	_____	_____	_____
V.	_____	_____	_____
		<b>TOTAL</b>	-----

(please attach recent updated valuations/receipts of each item and a separate sheet if more space is required)

## OTHER INFORMATION

Please provide any other information which you think United Insurance Company should be made aware of and which could affect the judgment of this Proposal. All information submitted will be processed in accordance to the Data Protection Policy of the Company.

## DECLARATION – Please read, sign and date the following

I/we agree that the proposal shall be incorporated in and shall form the basis of the contract between me/us and UNITED INSURANCE COMPANY PSC and I/We further agree that I/We have disclosed all Material Facts\* and to accept the Company's standard form of Policy for this type of insurance.

\***Material Facts** are those facts which are likely to influence underwriters in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material then for your own protection you should disclose it since failure to do so could invalidate your Policy

Signature \_\_\_\_\_

Date \_\_\_\_\_