

# PRIME INSURANCE COMPANY LIMITED LIMITED



P.O BOX 30280, LILONGWE 3, MALAWI | (H/O) CHIEF KILIPULA BUILDING  
 Tel: +265 01 753012/757721 | Fax: +265 01 756320  
 E-mail:prime@primeinsurance.mw; Website: prime@primeinsurancemw.com

## SCHEDULE - ALL RISKS

**Branch:** Blantyre  
**Agent :** .....

**Policy No. :**  
**Agent No.:**

<b>The Insured:</b>					
Address :					
<b>Occupation/Business:</b>					
<b>The Period of Insurance</b>					
(a) <b>From:</b>			<b>To:</b>		
(b) Any subsequent period for which the Company may accept payment for the renewal of this Policy.					
Renewal Date	Date of signature		Premium	Stamp Duty	Total
		<b>Annual Premium</b>	K	K0.80	K
		<b>First Premium</b>	K	K0.80	K
<b>Territorial Limits:</b>					
Item No.	Description of the Property				Sum Insured
<b>Special Provisions</b>					K

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Memo ..... attached

Examined

## NICO GENERAL INSURANCE COMPANY LIMITED

### “ALL RISKS” PROPOSAL

Please give a full and definite answer to each question

Agency: ..... Code: .....

1. **Name of Proposer** (*in full*) (BLOCK LETTERS):  
(*If a lady please state whether single, married or widow*)

2. **Postal Address**

3. **Profession or occupation** (*if married woman please state husband's occupation also*)

4. (a) <b>Residential Address</b>	(a)
(b) State whether a Private Dwelling house, flat, boarding house or apartments;	(b)
(c) Is it left unoccupied	(c)
(i) regularly by reason of absence for business purposes?	(i)
(ii) on other occasions except for holidays, shopping, visiting or recreation?	(ii)
If so state approximately for how long and how often.	
5. If cover is required beyond the limits of the situation specified below* please state the countries you intend to visit (extra premium will be required).	
6. Are you at present insured against Fire, Burglary or All Risks, and if so, with whom?	
7. Give full particulars of all	
(a) losses sustained by you	(a)
(b) claims made by you during the past five years in respect of any risk to which	(b)

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<b>this proposal applies.</b>		
8. Has any Company or Insurer in respect of any insurance against Fire, Burglary or All Risks (a) declined to insure you? (b) required special terms to insure you? (c) cancelled or refused to renew your insurance? (d) increased your premium or renewal?		(Names of all Companies or Insurers to be given)  (a) (b) (c) (d)
9. (a) How often is the Jewellery overhauled by a Jeweller? (b) When was it last overhauled? (c) Do you possess evidence of value of all the articles to be insured?	(a) (b) (c)	It is essential that evidence of value be submitted with the proposal.
10. If insurance is required under Item No. 1 hereunder, please state: (a) The total value of such property; (b) Whether cover is to apply only whilst such property is outside your residence; (c) Full name of any members of your family whose property is included in the above total value	(a) (b) (c)	
11. Period of Insurance	From:	To:
* THE SITUATION Africa south of the Equator		

- 1 -

ITEM NO.	<b>List of Articles to be covered</b> Each article must be described and its value stated	SUM TO BE INSURED
1.	Baggage, Wearing Apparel and Personal Effects (excluding all Jewellery, Watches, Furs, Tape Recorders, Radios, Cameras, Field Glasses, Spectacles and Contact Lens, and Cycles). (This item is subject to Average)	

**DECLARATION** - I/We hereby declare that the above particulars and statements are true, correct and complete and contain all the information known to me/us affecting the risk to be insured and that this proposal and declaration and any written statement relative thereto made by me/us or on my/our behalf shall be the basis of and incorporated in the contract between me/us and the Company and shall be promisory. I/We further agree to accept insurance on the terms set forth in the Company's policies.

**Date** ..... **Signature of Proposer** .....

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**THIS INSURANCE WILL NOT BE IN FORCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED BY THE COMPANY.**

**AGENT'S REPORT** - The Proposer has been known to me for ..... years, is of good character and repute and I recommend acceptance of the risk.

.....  
**Agents' Signature**

**FOR OFFICE USE ONLY**

Rate: ..... %      First Premium .....

**Period of Insurance** from ..... **to** .....

Stamp Duty .....      Renewal Premium .....

AC/35/84

**APPENDIX - ALL RISKS**

**The Company will** subject to the terms exceptions and conditions contained herein and to any endorsement hereon indemnify the Insured against loss of or damage to the Property occurring during the Period of Insurance within the Territorial Limits.

**The Company** may at its option repair reinstate or replace any property lost or damaged or may pay the amount of the loss or damage

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**Provided that** the liability of the Company in any one Period of Insurance in respect of any one item shall not exceed the amount specified thereon in the Schedule and where the item consists of articles in a pair or set the Company shall not be liable for more than the value of any particular part or parts which may be lost or damaged nor more than the proportionate part of the pair or set without reference to any special value which such article or articles may have as part of such pair or set.

## SPECIAL EXCEPTIONS

The Company will not indemnify the Insured in respect of:

1. loss or damage caused by or resulting from:
  - (a) wear and tear (other than loss or damage consequent upon wear and tear to a setting clasp or other fastening) any other gradually operating cause or moth vermin or insects
  - (b) any process of cleaning dyeing bleaching restoring altering or repairing
  - (c) mechanical or electrical breakdown or derangement
  - (d) delay confiscation or detention by Customs or other Officials or Authorities
  - (e) breakage of glass (other than lenses) or

of articles of a brittle nature (other than jewellery) unless such breakage is caused by burglars thieves and/or fire or damage to clockwork articles by overwinding or damage to bulbs or valves unless the glass structure is broken at the time.

- (f) theft from any unattended motor vehicle unless entry to such vehicle has been gained by violent and forcible means.
- (g) the amount specified in the Schedule as the Insured's retained liability.
- (h) theft (or any attempt thereat) or dishonesty on the part of any person in the employ or service of the Insured.

## SPECIAL EXTENSION

This Policy shall extend to cover:

### RIOT

Riot and Strike damage which for the purpose of this extension shall be limited in meaning to:-

Loss or of damage to the property insured directly caused by:-

- (1) The act of any person taking part together with others in any disturbance of the public peace whether in connection with a strike or lock-out or not
- (2) The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in

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minimising the consequence of any such disturbance

- (3) The wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out
- (4) The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequence of any such act

**Provided always that** no liability shall attach to the Company in respect of any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences namely:-

Civil commotion assuming the proportions of or amounting to a popular rising or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the Government *juverine de facto* or the influencing of it by terrorism or violence or mutiny or rebellion

And it is expressly declared and agreed that in any action suit or other proceeding where the Company alleges that by reason of the provisions of this extension any loss or damage is not covered the burden of proving that such loss or damage shall be upon the Insured.

## SPECIAL CONDITIONS

### 1. NOTIFICATION OF CLAIMS

On the discovery of any event which may give rise to claim under this Policy the Insured shall as soon as reasonably possible:

- (a) give written notice to the Company

stating the circumstances of the loss or damage and shall take all practicable steps to recover property which is lost and to discover the guilty person or persons if any

- (b) in the event of loss or theft inform the police
- (c) deliver to the Company within fourteen days after such notice or such further period as the Company may in writing allow a claim in writing containing a detailed statement of the loss or damage with an estimate of the value of the property lost and the amount of any damage sustained.

### 2. OTHER INSURANCE

If any loss or damage or part thereof is covered by any other insurance shall be subject to any Condition of Average this Policy if not already subject to Condition of Average in like manner (see also General Condition 5)

### 3. CONDITION OF AVERAGE

Whenever a Sum Insured is declared to be subject to Average if the Property covered thereby shall at the time of any loss or damage within the meaning of this Policy be of greater value than the amount specified then the Insured shall be considered as being his own Insurer for the difference and shall bear a rateable share of the loss or damage accordingly.