



P.O. Box 4251, Accra Tel: +233-21-253021/255742 Fax: +233-21-258211
Email: glicogen@info.com

PROPOSAL FOR SHOP OWNERS COMPREHENSIVE INSURANCE
(PLEASE ANSWER IN BLOCK LETTERS)

Name of Proposer:
Address of Proposer:
Profession or Occupation: Tel.:

- 1. Location of Shop to be insured:
2. Are the Shops occupied solely for business purposes?
3. State the nature of Stock and Goods in your Shop?
4. Are the Shops built of brick stone or cement block/concrete with slate, tile, concrete, asbestos or metal roofs?
5. To what extent will the Shop(s) be left unoccupied?
6. Have you ever sustained any loss or damage by any of the risks to be insured (see overleaf)?
7. Are Stock books and Sales books kept and posted promptly?
8. Is there any other insurance on the Shop(s)?
9. Name and Address of Mortgagee, if any:
10. Do you keep watchman at night?.

PROPERTY TO BE INSURED

SUM INSURED

- (A) On the Building(s) occupied and used as Shop(s) constructed of brick, stone or cement blocks/concrete with slate, tile, concrete, asbestos or metal roof including Boundary Walls, Gates, Fences of brick stone, cement block/concrete or metal Construction situate on the same premises as aforementioned GH¢
(B) On Contents: (i) Stock-in-trade, Goods, Merchandise, etc. GH¢
(ii) Office Equipment and Furniture GH¢
(C) On Public Liability
(Limit of ¢10,000,000.00 per accident)

TOTAL SUM INSURED GH¢

DECLARATION BY PROPOSER: I/We hereby declare that the above particulars and statements are true, correct and complete and contain all information known to me/us affecting the risk to be insured, and that this and any other written statement made by me/us or on my/our behalf for the purpose of the proposed insurance shall be held to be promissory and of continuing effect, and shall form the basis of and be deemed to be incorporated in the contract between Glico General Insurance Company Limited and me/us. I/We further agree to accept the insurance on the terms and conditions set forth in the company policy.

Proposer's Signature: Date
Agent's Signature: Agency No.:

**PROPOSAL FOR SHOP OWNERS
COMPREHENSIVE INSURANCE ON SHOPS**

COVER GRANTED

Loss or damage caused by any of the under mentioned perils to the Buildings specified in the schedule.

1. Fire, Lighting, Thunderbolt, Explosion.
2. Storm, Tempest, Hurricane, Tornado or Flood Excluding
 - a. Destruction or damage caused by Subsidence or Landslide
Excess: The First GH¢50.00 of each and every loss.
3. Earthquake, excluding any loss or damage (other than loss or damage by fire) arising from mining operations and excluding the first GH¢50.00 of each and every loss.
4. Aircraft and other aerial devices or articles dropped there from.
5. Bursting or overflowing of water tanks. Apparatus or Pipe, excluding
 - Excess: a. The first GH¢50.00 of each and every loss
 - b. Destruction or damage occurring whilst the private dwelling is left unoccupied
 - c. Destruction of or damage to such Water Tanks
Apparatus or Pipe
6. Impact with any of the Buildings, Walls, Gates, and Fences by any Road Vehicle, Horses or Cattle not belonging to the insured or under his control or any member of his family residing with him. – Excess: 1st GH¢50.00
7. Loss of Rent, actually incurred should the house be rendered uninhabitable by any of the insured perils limited to 10% of the sum insured to the Building.
8. Riot, Civil Commotion, Strikes, Labour Disturbance and Malicious Damage – Excess: 1st GH¢50.00
9. Burglary and Housebreaking or any attempt, thereat except whilst the Shop is left unoccupied.
10. Property owners' liability to third parties for injury or damage up to GH¢200.00 of any one accident.

General Exclusions

1. War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not). Rebellion, Revolution, Conspiracy or Military or Usurped Power.
2. Consequential Loss of any nature whatsoever, except Loss of Rent.

**GLICO GENERAL INSURANCE
COMPANY LIMITED**

HEAD OFFICE
NO.47 KWAME NKURUMAH AVENUE
ADABRAKA
P.O. BOX 4251, ACCRA

**PROPOSAL FOR SHOP OWNERS
COMPREHENSIVE INSURANCE**

