



An affiliate of VICTORIA MUTUAL

BRITISH CARIBBEAN INSURANCE COMPANY LIMITED

Head Office: 36 Duke Street, P.O. Box 170, Kingston, Jamaica, W.I.

Tel: (876) 922-1260, (876) 618-2242; Fax: (876) 922-4475

PROPOSAL FOR "ALL RISKS" INSURANCE

Name of Proposer (in full).....

Email Address.....TRN.....

Mailing Address.....

Risk Address.....

Telephone No(s).....

Profession, Occupation or Rank.....

All Property to be insured must be specified under the following headings:

Table with 2 columns: (1) JEWELLERY, PERSONAL ORNAMENTS, GOLD OR SILVER ARTICLES, WATCHES and FURS. (Each Item to be specified and separately valued.) and Sum to be Insured (See Note overleaf). The table contains 10 rows, each with a dollar sign (\$) in the second column.

<b>(II) OTHER PROPERTY</b> (Such as Cameras, Field Glasses, Musical Instruments, Sports Gear, Valuable Hand Bags, Photographic Equipment, Typewriters, Tape Recording Equipment and the like). (Each item to be specified and separately valued.)		
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>TOTAL SUM TO BE INSURED</b>		\$
1. Is any of the property to be insured worn or used by a person who is engaged in or in any way connected with professional entertaining?		
2. (a) What losses of personal belongings have been suffered by the party or parties to be insured?  (b) Have such losses been insured under any Policy? If so, give full particulars.	(a)  (b)	
3. Are you now or have you previously been insured against "All Risks"? If so, give particulars and the name of the Insurer		
4. Has any Insurer ever declined to accept or refused to renew any of your Insurances or increased your premium, or required special terms? If so, give full particulars.		
5. Do you hold any other Policies with the Company? If so, please state in what departments.		
6. (a) Do you wish the cover to apply outside Jamaica?  (b) If so, list countries required.	(a)  (b)	

I hereby declare that the above particulars and answers are true and complete in every respect, and that no material fact has been suppressed or withheld. I undertake to exercise all ordinary and reasonable precautions for the safety of the property. I further declare that if such statements and particulars are in the writing of any person other than myself, such person shall be deemed to have been my Agent for the purpose of filling in the same. I agree that this declaration and the answers above given shall be the basis of the contract between me and the Company. I further agree to accept a Policy subject to the usual conditions prescribed by the Company, and endorsed on their Policy.

Dated.....20..... Signature of Proposer.....

The Company reserves the right to decline any Proposal.



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36 DUKE STREET, KINGSTON, JAMAICA  
TELEPHONE 876) 922-1260, (876) 618-2242

### **“ALL RISKS” INSURANCE**

(Subject to the terms and conditions of the Policy)

Provides complete and comprehensive protection for

**Furs, Jewellery**

**Personal Ornaments**

**Watches, Trinkets,**

**Musical Instruments**

**Gold and Silver Plate**

**and other valuable Articles,**

**against Loss or Damage by Accident or Misfortune**

The rates for “All-Risks” Insurance vary according to the nature of the property to be insured and the countries in which the cover is to apply.

Quotations will be given on receipt of full particulars on the Proposal form overleaf.

#### **FULL VALUES TO BE INSURED**

All sums insured are subject to average i.e. if the full value is not insured the Policy only covers each article for the proportion that the sum insured on such property bears to the actual value.

#### **ARTICLES IN PAIRS OR SETS**

In the event of an item consisting of articles in a pair or set the value of any part or parts that may be lost or damaged will be deemed to be not more than a proportionate part of the insured value of the pair or set.

#### *EXCLUSIONS*

*The insurance does not cover:-*

- (a) *depreciation or loss or damage arising from wear and tear, moth or vermin or any process to which the property is subjected.*
- (b) *breakdown of electrically operated instruments, typewriters and the like.*
- (c) *loss or damage due to war, invasion, act of foreign enemy, hostilities, civil war, riots, strikes, civil commotion, rebellion, revolution, insurrection, or military or usurped power or any consequence of Radioactive Contamination.*