GEMINIA INSURANCE COMPANY LIMITED
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GEMINIA INSURANCE CO.LTD.

FIRE AND ALLIED PERILS INSURANCE

INSTRUCTIONS:
- Please read carefully and fill out the entire document.
- All questions must be answered in full, in BLOCK letters in the applicants own handwriting or dictation.
- Submit a Certificate of Incorporation, KRA pin certificate with this application.

Part 1. Proposer's Details

Full name of the proposer: _____

KRA Pin No: _____

Postal Address: _____

Email Address: _____

Location of the premises: _____

Contact person's mobile number: _____

How long have you conducted the business in terms of years? _____

Period of Insurance From: _____ To: _____

Does any other person or mortgage firm or bank have interest in the property? YES ☐ NO ☐

If yes, please give name: _____

Part 2. Schedule of Property

N.B. - Separate Buildings must have a separate sum insured, and if Stock or Contents are kept in two or more distinct buildings, the sum to be insured in each building must be specified.

No.	PROPERTY TO BE INSURED	SUM TO BE INSURED (Kshs.)

Part 3. Cover Extensions

The under noted extensions can be incorporated to the policy and appropriate additional premiums to be charged.

No.	DESCRIPTION	SUM TO BE INSURED (Kshs.)
a.	Removal of debris (Maximum limit of cover: 10% of sum insured)	
b.	Architects, consultants and consulting engineers fees (Maximum limit of cover: 7.5% of sum insured)	
c.	Spontaneous Combustion	
d.	Loss of rent receivable	
e.	Expenses for rent for alternative accommodation	
f.	Earthquake	
g.	Deterioration of stocks in cold storage premises due to accidental power failure consequent to damage at the premises of power station due to an insured peril (For stock in trade)	
h.	Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the insured's premises due to operation of insured peril (For stock in trade)	
i.	Spoilage material damage cover (For stock in trade)	
j.	Spoilage material damage cover (For machinery, containers & equipment)	
k.	Temporary removal of stocks clause	
l.	Start up expenses	
m.	Electrical clause III (Indicate value of electrical items)	
n.	Petrol and Mineral Oil Warranty (PMOW) III	
o.	Deletion of PMOW and Harzadous Goods Warranty	

Part 4. Description of Premises

Please answer all questions, even if insurance is only required on Contents

1 (a) What is the height of the building in storeys? _____

(b) Of what are the external walls constructed? _____

(c) Of what is the roof constructed? _____

(d) Are there any ceilings or partitions of calico, canvas or rush? _____

(e) For what purposes is the building occupied? _____

(f) If not restricted to yourself describe other occupiers _____

(g) State the nature of goods stored or manufactured in the premises _____

2 (a) Are there any buildings communicating with the premises proposed to be insured? ☐ Yes ☐ No

If so describe the same _____

(b) Are there any adjacent buildings within 40 feet of the Premises proposed to be insured? ☐ Yes ☐ No

3 If so describe the same _____

(a) Are any of the following hazardous goods stated overleaf kept in the buildings? ☐ Yes ☐ No

Acetylene (Liquid), Barium Sulphide, Benzine, Benzoline, Bisulphide of Carbon, Bitumen, Brimstone (sulphur), Calcium Carbide, Calcium Sulphide, Camphine, Camphor, Candles, Cartridges, Celluloid and Xylonite and other similar substances, Charcoal (powdered) Chlorate of Potash, Chlorate of Soda, Chloride of Lime, Cinematograph Films, Coconut and other vegetable oils, Coir, Coir Yarn, Copper Sulphide, Copra Cake, Copra Meal, Cordite, Cotton, whether in fully-pressed bales or otherwise, Crackers, Explosives of any kind, Fireworks, Fulminating Powder, Ghee, Grasses of all kinds. Gunny Bags other than fully pressed iron-bound bales. Gunpowder, Hay, Hemp, Hessians other than fully pressed iron-bound bales, Kerosene, Lampblack, Lime, Matches of any kind, Mungo, Naphtha, Nitric Acid, Nitrate of Soda, Nitro-Glycerine, oils and/or oil paints, Paraffinn, Percussion Caps, Petroleum and/or its liquid products, Petrol, Phosphorous, Picric Acid, Pitch, Potash, Potassium Sulphide, Rags, Resin, Rockets, Rock Oil, Saltpetre, Shoddy, Sisal Bags and Sisal Cloth, other than fully-pressed iron or ropebound bales, Spirits.of any kind not in bottles, Stearine, Straw, Sulphuric Acid, Sulphur Dyes, Tallow (manufactured and unmanufactured), Tar and/or Tarred Ropes and/or Tarred Canvas, Turpentine, Varnish, Vegetables fibres of any kind, Waste of any kind.

(b) If so, please state and quantify? _____

(c) Please give details of any power-driven machinery used in the building. _____

_____

4 (a) Has the property been surveyed? ☐ Yes ☐ No
If so, How long ago? _____

_____

(b) Have you implemented all the Survey recommendations? ☐ Yes ☐ No
Please give details _____

_____

Part 5. General Insurance History

1) Do the sums proposed for insurance represent the full value of the property? ☐ Yes ☐ No

2) Has the property proposed for this insurance been covered under a fire policy with Geminia Insurance Company Ltd? ☐ Yes ☐ No

3) Are you currently insured in respect to the above risks? ☐ Yes ☐ No

If yes state: Insurance Company _____ Expiry Date _____

4) Has any insurer

i) Declined to insure you? ☐ Yes ☐ No

ii) Required special terms to insure you? ☐ Yes ☐ No

iii) Cancelled or refused to renew your insurance? ☐ Yes ☐ No

iv) Or increased your premium on renewal? ☐ Yes ☐ No#

Part 6 Consent & Declaration

Geminia Insurance Company Limited is committed to protecting the fundamental human right to privacy of those with whom we interact. We recognize the need to safeguard personal data that is collected or disclosed to us as part of the know-your-customer information required by us in order to provide you with the requisite financial product or service.

We are committed to complying with the requirements of the Data Protection Act and the attendant regulations as well as best global best practices regarding the processing of your personal data. In this regard, you are required to acquaint yourselves with our data privacy statement (https://www.geminia.co.ke/docs/.pdf) which is intended to tell you how we use your personal data and describes how we collect and process your personal data during and after your relationship with us. As part of our engagement with you, we would like to communicate with you, where necessary, via email, WhatsApp, SMS, telephone, or post. To this end, we seek your consent to use your data in the following ways.

1. Collect, use, disclose, and/or process, and/or store your personal data that are relevant to your financial product or service and as permitted by law.
2. Collect, share, and transfer your personal data as described in our Data Privacy Statement published on our website (https://www.geminia.co.ke/docs/.pdf). Any such transfer to third parties shall be as per the requirements provided in law with adequate safeguards to respect and uphold your privacy.

By selecting the channel(s) below, I consent to receiving marketing information about Geminia Insurance Company's products and services as well as confirming the preferred channel to communicate with you.

☐ SMS ☐ WhatsApp ☐ Email ☐ Telephone

Declaration

I/We do hereby declare that to the best of my knowledge and belief that the statements set forth herein are true and complete. Further, no material facts have been missed or mis-represented. I/we agree that the proposal together with any other information supplied shall form the basis of any contract of insurance effected thereon.

Name of person Completing the Proposal form _____

Designation _____ Date _____

Signature _____ Official Company Rubber stamp _____

NOTE:

1. The Insured shall accept a policy subject to excesses, restrictions, terms & conditions Geminia Insurance Company Limited may deem necessary.
2. The Insured undertakes to inform the insurer of any material alteration whereby the risk has increased and the insurer reserve the right to modify the terms of the policy.