



Lloyd's Householders Insurance

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Proposal for Householders Insurance

Here is a brief summary of the cover provided by our Householders Policy. Your usual Insurance representative will be pleased to discuss full details of the cover and on request will supply you with a specimen Policy.

The Policy

Is straightforward, easy to understand and gives you sensibly wide and flexible cover at a competitive price. Just ONE Policy provides a comprehensive cover to protect your home and your personal possessions.

• SECTION 1 - BUILDINGS

New for Old cover is provided for a number of perils/insured events, as shown below.

• SECTION 2 – CONTENTS

New for Old Cover is provided for a number of perils/insured events, as shown below.

• SECTION 3 – LIABILITY

Under this Section cover is provided for your liability as owner or occupier of the insured building(s).

• SECTION 4 – PORTABLE POSSESSIONS

Under this Section all risks cover is provided for your portable possessions

SUMMARY OF COVER (SECTIONS 1 & 2)

Your house incl. swimming pools etc and your household contents are insured against damage caused from the following perils and events

1. Fire, lightning, explosion, earthquake or smoke
2. Storm, flood, tempest or hurricane
3. Riot, civil commotion, labour or political disturbances
4. Vandalism or malicious acts
5. Aircraft, vehicle or animal colliding with the buildings
6. Water or oil escaping from any fixed water system in the home
7. Theft or attempted theft
8. Temporary accommodation or loss of rent
9. Accidental breakage of glass or sanitary fixtures
10. Loss of Rent or cost of alternative accommodation

PROPOSAL FORM

PROPOSER DETAILS

Full Name

Address of property to be insured
.....

Address of proposer (if different from above)
.....

Tel. No. Fax No.

Occupation.....Date of birth

PERIOD OF INSURANCE

From..... to midnight of

Note

Cover will not commence until this proposal has been accepted by the Company and the first premium is paid.

GENERAL QUESTIONS

1. (i) Is your home: House Holiday house Flat
(ii) If a house or holiday house is it Detached Semi-detached No. of stories
(iii) Age of property.....

2. (a) Is your home:
(i) self-contained having its own separate lockable front door under your control?.....
(ii) Occupied solely by you and your family for private residential purposes?
(iii) Used in connection with any business or profession?
(iv) A holiday house used on weekends and during holidays?
(v) a) For how many days (whether consecutive or not) is the dwelling likely to be left without an inhabitant during one year?
b) State the longest continuous period in any one year during which the dwelling is likely to be left without an inhabitant.....

Note: Attention is drawn to a proviso in the Policy that cover against certain perils will be suspended for any period or periods in excess of 30 days during which the dwelling be left without an inhabitant therein unless specially agreed to by the Underwriters.

- (vi) Wall construction: Bricks Stone Concrete Clay Others
Roof construction: Concrete Tiles Asbestos Metal Others

- (b) Has any part of the property ever been affected by movement of any kind, for example earthquake, subsidence, heave, landslip or settlement?
(c) Has the property been underpinned or provided with other means of structural support?
(d) Is the property, because of its position, vulnerable to damage by storm or flood? Does it have a basement?
(e) Is the property on a site which has suffered from flooding at any time in the last 5 years?

3. Have you or any member of your family normally residing with you:
(a) had any insurance declined or cancelled or special conditions imposed?
(b) sustained any loss, damage or liability during the last 5 years in connection with your home, its contents or personal possessions including losses away from the home, whether insured or not? If Yes, give details.
4. Have you or any member of your family normally residing with you ever been convicted of, or received a police caution for, or charged with but not yet tried, for any offence other than than a driving offence?
5. Are you now or have you previously been insured in respect of any of the risks to which this proposal relates? If yes, please advise name of Insurer and policy number.....

COVER

SECTION 1 - BUILDINGS

Cover required? YES
NO

- (1) Sum Insured
Does the sum insured represent the full cost of rebuilding the house as new including architects', surveyors', consulting engineers' and legal fees, removal of debris?.....
(2) Other interested parties (eg mortgagee, lender, lessor etc.)
Name
Address

SECTION 2 - CONTENTS

Cover required? YES
NO

Sum Insured

CONTENTS DESCRIPTION

FURNITURE (other than fixed which are part of the building)

SUM INSURED

kitchen

bedroom.....

sitting room

dining room

garden/balcony

office.....

others

ELECTRICAL& ELECTRONIC EQUIPMENT

refrigerator

washing machine

dishwasher

dryer

stove.....

home appliances (mixer, grills, iron, etc.)

heater

oven/ceramic hob/gas

microwave oven.....

TVs

DVD/videos.....

Video camera.....

Computer & Peripherals.....

Hi-Fi music system

OTHER HOUSEHOLD AND PERSONAL GOODS

carpets

curtains

personal clothing.....

household linen.....

OTHER ITEMS NOT MENTIONED ABOVE

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VALUABLES

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If necessary please continue on a separate sheet.

Note
Valuations or other evidence will be required for valuables exceeding €500.
VALUABLES are jewellery, articles of precious metal, wall clocks, watches, furs, pictures, works of art, curios, stamp or coin collections.

