



INTRA AFRICA ASSURANCE COMPANY LIMITED

(Incorporated in Kenya)

HEAD OFFICE

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BRANCH OFFICE

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FIRE LOSS OF PROFITS PROPOSAL FORM.

Agency name: _____

1. BUSINESS DETAILS

A. Full name of proposer _____

B. Pin number (please attach copy): _____

C. Certificate of Registration/Incorporation/ID/Passport: _____

(Please Attach copy) _____

D. Contact Details:

Mobile: _____ Email: _____

Postal: _____ Code: _____ Town/City: _____

Web: _____ Fax: _____ Tel: _____

Period of insurance: From: _____ To: _____

2. Name of the Building: _____

Height in storeys/metres: _____

Materials used in construction of the following:

Walls _____ Roof: _____ Partitions: _____

Situate LR/ PlotNo: _____ Street: _____

Township/County: _____

The building is occupied by the insured as: _____

(if more than one Location prepare a list). _____

3. Who is/are a) the owner of the building(s) _____

b) the occupant(s) of the building(s) _____

4. A). Amount to be insured Gross Profit _____ (representing the annual NET TRADING PROFIT added to the annual amount of the following STANDING CHARGES OF THE BUSINESS) Kshs: _____

Delete charges not to be covered Interest on debentures, Mortgages, Loans, Bank overdrafts and other borrowed capital, Rent Rates and taxes, Director's fees, Auditor's fees, Insurance premiums, Advertising charges, Travelling expenses, Salaries to permanent staff, wages to skilled Employees.

B). Auditors fees: Kshs _____

C). On wages: Kshs _____

Indemnity Period _____ months

5. Are your books of account regularly audited? _____ (Enclose a copy of the latest audited accounts)

6. Name and address of your auditors _____

7. Have you an existing insurance covering Fire or Loss of Profits? _____ Yes/No.

If so, with what office? _____

8. Have you ever suffered Loss by Fire or Loss of profits? _____ Yes/No
If so, with what Office were you insured? _____
9. Has any proposal for Fire or Loss of Profits ever been declined by any company or underwriter _____ Yes/No
10. Has any Fire or Loss of Profits policy been cancelled (either in midterm or on renewal) or renewed at an increased premium? _____ Yes/No
11. Do you carry on a similar business at other place than the premises stated in answer to question 2 above?
If so, please give full particulars _____
How long have you been in business at your present premises? _____
12. Total amount for which you are insured under all Fire Policies:-
On Plant and Machinery _____
On Stock and Fittings _____
Annual Premium paid thereon: _____

DECLARATION

I/ We declare the truth and correctness of the above statements and particulars and agree that this proposal and declaration shall be held to be promissory and form the basis of the contract between me/us and the company.

Date _____ Signature _____

NOTE:- NO INSURANCE IS IN FORCE UNTIL THE COMPANY NOTIFIES ITS ACCEPTANCE OF THE PROPOSAL.

INSURANCE OF PROFITS AS THE COMPLEMENT OF FIRE INSURANCE

The two vital factors of your business are CAPITAL and REVENUE. As a prudent business man you insure your business property against loss or damage by fire. Your business property is your CAPITAL, which like active machinery, means REVENUE to you. When it is rendered inactive by fire it ceases to earn REVENUE. The Fire Policy makes good loss by fire to your CAPITAL - your buildings, Machinery and Stock - but it does not protect you against LOSS OF REVENUE.

LOSS OF REVENUE invariably follows the outbreak of fire in business premises. Fire always interrupts or interferes with business and Turnover, Output, or other standard by which your business, drops - perhaps falls away completely.

The result is threefold and may be summarized thus:-

- a. You lose the NET PROFIT which would have been earned had no fire occurred.
- b. You must continue to pay the STANDING CHARGES of your business, even though it be brought to a complete standstill as a result of the fire.
- c. You are faced with the necessity of paying INCREASED COST OF WORKING in order to bring your business back to normal as speedily as possible.

Insurance which provides against the above three contingencies is undoubtedly worthy of consideration and consequently the "Profits" Policy issued by "Intra Africa" should engage your attention without delay. Intra Africa offers its advice as to the most advantageous terms and conditions under which the necessary protection may be secured.

You place yourself under no obligation by replying to the questions overleaf, and on receipt of this form a quotation and full details of the "Profits" Policy most suited to your particular business will be submitted.