



# دبي الوطنية للتأمين وإعادة التأمين DUBAI NATIONAL INSURANCE & REINSURANCE (PSC)

P.O. BOX 1806, DUBAI, UAE. Tel. +971 4 2956700 Fax: +971 4 2956711 e-Mail: [mails@dnirc.com](mailto:mails@dnirc.com); [www.dnirc.com](http://www.dnirc.com)

## HOME OWNERS/HOUSE HOLDERS INSURANCE PROPOSAL FORM

### 1) PROPOSER'S DETAILS

Name: \_\_\_\_\_ National ID \_\_\_\_\_

P. O. Box: \_\_\_\_\_ Tel. No. \_\_\_\_\_ Email : \_\_\_\_\_

Period of Insurance From:  To:

### 2) RISK'S DETAILS

#### • Location

City: \_\_\_\_\_ Area: \_\_\_\_\_ Country: \_\_\_\_\_ Road: \_\_\_\_\_

Owner of the Building: \_\_\_\_\_ Other Details: \_\_\_\_\_

#### • Description of Premises

Private Dwelling Houses

Self Contained flat with separate entrance exclusively under your control

Rooms not self-contained

#### • Construction Type – Please tick if it is Class “A” Construction

**Class “A” shall be defined as building(s) where external roofs and walls constructed of reinforced concrete, concrete blocks, bricks, stones and like materials of non-hazardous nature.**

If the construction includes insulation material, Please specify, Flammable/Non Flammable

No. of Storey: \_\_\_\_\_ Age of the Building \_\_\_\_\_ Date of Last Renovation \_\_\_\_\_

#### • Fire Fighting/Fire Protection Equipment

Sprinklers

Hand Appliances

Hose Reels

Trailer Pumps

Alarms

Others, Please Specify

Have you suffered any loss in the past five years? If yes, please provide details.

YES

NO

Is there any adjacent building? If so, how are they constructed?

YES

NO

Is the dwelling occupied solely by you and your family and servants?

If not state number of other tenants, lodgers, boarders, or paying guests.

YES

NO

a) For how many days (whether consecutive or not) is the dwelling likely to be left without an inhabitant during one year?

b) State as a number of days, the longest continuous period in any one year during which the dwelling is likely to be left without inhabitant?

Is there any profession, business or trade carried on in the dwelling or in any portion of The premises of which the dwelling forms a part? If yes, give details.

YES

NO



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### 3) GENERAL QUESTIONS

Do you have any other cover on this property?  YES  NO

If this proposal is in lieu of any insurance with this company? If yes, give details.  YES  NO

Have the buildings and/or contents suffered damage by storm, tempest or flood during the past five years? If Yes, give details  YES  NO

Have you ever sustained loss from any of the perils (other than those referred to in the above question\_ to which the insurance is to apply? If Yes, give details.  YES  NO

Has any insurance company at any time: (Please tick appropriate box)

Declined your Proposal  Refused to renew your insurance  Increased the rate or imposed special condition

If any of the above is ticked, please provide details.

### 4) INTEREST TO BE COVERED

NOTE 1. The SUM TO BE INSURED must represent the FULL VALUE of the property, the Proposer being required to sign a declaration to that effect below. The insurance will be subject to average, which means that if at the time of loss or damage the sum covered is less than the full value of the property covered, the amount payable is proportionately reduced.

THE BUILDING AED \_\_\_\_\_

THE CONTENTS AED \_\_\_\_\_

Furniture Household Goods and Personal Effects (except as after mentioned) the property of the Proposer or any members of the Proposer's family residing with the Proposer and Fixtures and Fittings which are the proposer's own or for which the Proposer is legally responsible.

NOTE 2. No one article (furniture, Household Appliances, Radio and Television Sets, Pianos and Organs expected) will be deemed of greater value that five percent of the Total Sum covered on the said Contents unless such article is specially declared as a separate item. Specify here any such articles of greater value that 5 percent of the Total Sum to be covered on the said Contents

AED \_\_\_\_\_

AED \_\_\_\_\_

AED \_\_\_\_\_

TOTAL SUM COVERED ON CONTENTS AED \_\_\_\_\_

VALUABLES –

The amount of cover on Platinum, Gold and Silver Articles, Jewellery, Furs and other valuables to be **specifically declared with the value and additional premium paid.**

TOTAL VALUE AED \_\_\_\_\_

NOTE 3. This insurance does not cover property more specifically covered under another Insurance Policy or, unless specially mentioned, Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Travellers' Cheques, Securities for Money, Stamps, Documents of any kind, Cash, Currency Notes **exceeding AED 1,000/-**, Manuscripts, Medals, Coins, Pedal Cycles, Motor Vehicles and Accessories or Livestock

### 5) PROPOSER'S DECLARATION

***I/We declare that the above answers are true to my/our knowledge and belief and that I/We have disclosed all particulars affecting the assessment of the risk. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and Dubai National Insurance and Reinsurance Company***

Signature:

Date: