

NIGERIAN AGRICULTURAL INSURANCE CORPORATION

NAIC HOUSE
Plot 590, Zone A.O, Central Area, P.O. Box 3754,
Garki – Abuja



PROPOSAL FORM FOR INSURANCE OF MOTOR CARS (COMMERCIAL)

AN INSURANCE AGENT WHO ASSISTS AN APPLICANT TO COMPLETE AN APPLICATION OR PROPOSAL FORM FOR INSURANCE SHALL BE DEEMED TO HAVE DONE SO AS THE AGENT OF THE APPLICANT

1. Full Name of Proposer.....
2. Address
3. Email Address..... Tel. No.....
4. Business or Occupation.....
5. CARS TO BE INSURED to avoid delay please give a full answer to each question. Dashes or ticks are not sufficient.

Index Mark and Registration Number	Make of vehicle	Date of purchase	Cost price when new	Chassis No. or Engine No.	Type of Body	Year of Manufacture	Goods carrying capacity	Passenger carrying capacity including driver	Proposer's estimate of present value including accessories
		N							N
		N							N
		N							N

TRAILERS – State number and description of each including identification Mark, value and carrying capacity

RISK TO BE INSURED

1. State cover required: (e.g Comprehensive, Third party, fire and theft risks only, Third party Risks only, or some other combination).....
2. Special conditions required, if any (e.g Insured to bear first portion of each claim).....
3. (a) What are the purposes for which the vehicles will be used?.....
 (b) Does the proposer undertake cartage work for other parties?.....
 (c) What is the general nature of the goods to be carried?.....
 (d) Has any vehicle been altered or adapted to carry a load heavier than that stated in the maker's published specification?.....
 (e) What class of licence is held for each vehicle?.....
4. In what countries will the Car(s) be used?.....
 Note: Unless an extension is otherwise agreed, all policies are valid only in Nigeria
5. Period of Insurance to commence.....with renewal annually at.....

GENERAL INFORMATION

6. Are you the sole owner of the vehicle?.....if not, is the vehicle being hired?.....
Or being purchased under the Hire Purchase system or loan agreement by employer?.....if the later, state the name of the finance company.....
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7. (a) Total number of employees licensed to drive the vehicle(s).....
(b) What minimum driving experience do you require?.....
8. To the best of your knowledge and belief do you or does any other person who to your knowledge will drive, suffer from any physical infirmity or from defective vision or hearing?.....
9. Have you or any other person who to your knowledge will drive during the past five years? Being Fined?.....Had licence endorsed?.....been convicted of any motoring offence?.....if so, give particulars and date.
10. Is there any prosecution pending for such an offence?.....
11. Are you now or have you ever been Insured in respect or any Motor Vehicle(s).....? If so, state name of Insurers.....
.....
12. Has any Insurers ever: (a) Declined your proposal?..... (b) Require you to carry the first portion of any loss?.....(c) required an increased premium or imposed special conditions?(d)refused to renew or cancelled your policy?.....
13. Give particular of all accidents or losses during the past three years (whether Insured or not):

Year	Total number of Motor vehicles owned by proposer	Total number of Accidents and Losses		Damage to Proposer's vehicles		Fire and theft		Third party	
				No	Amount	No	Amount	No	Amount
			Paid		N		N		N
			Outstanding						
			Paid		N		N		N
			Outstanding						
			Paid		N		N		N
			Outstanding						

14. If you are entitled to "No Claim" Discount under a previous insurance, please give full particulars and attach your last renewal notice.

DECLARATION, I/WE, the undersigned, being desirous of effecting an insurance as above described, do hereby declare that the particulars of this Proposal are true and that I/We have not omitted to disclose any material fact and I/We further agree that this Proposal and Declaration shall be the basis of the Contract between myself/ourselves and Nigerian Agricultural Insurance Corporation, I/We undertake that the vehicle or Vehicles to be insured will be maintained in an efficient condition and shall not be driven by any person who to my/our knowledge has been refused any Vehicle insurance or continuance thereof. I/We further agree to accept a Policy subject to the terms, provisions and conditions of the Corporation. I/We further agree that if this proposal in any particular way is filled in by another person such person shall be deemed to be my/our agent and not the agent of the Corporation.

No Insurance is in force until the proposal has been accepted by the Corporation and the premium or a Deposit paid, except as provided by an official covering Note issued by the Corporation.
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Date:.....

Signature:.....

THE COMPREHENSIVE POLICY COVERS:

1. Legal Liability to Third Parties (including passengers by special extension where requested).
2. Loss of or damage to the Motor Vehicle resulting from accidental collision or overturning, Fire, Theft, etc.

NO CLAIM DISCOUNT: In the event of no claim being made or arising under the policy during the preceding year of insurance the renewal premium for such part of the insurance as is renewed will be reduced by 15 percent.

Policies can also be issued to cover Third party, Fire and Theft risks only or Third party risks Only. Cover at reduced rate is also available to comply solely with the minimum requirements of:

The Motor Vehicle (Third party insurance) ordinance, 1945 (Nigeria).

The Motor Vehicles (Third Party Insurance) Act, 1958 (Ghana)

The Motor Vehicles (Third Party Insurance) ordinance, 1948 (Gambia)

The Motor Vehicles (Third Party Insurance) ordinance, 1949 (Sierra Leone)