

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 (PRIVATE)

USED FOR SOCIAL DOMESTIC AND PLEASURE PURPOSES, OR PROFESSIONAL PURPOSES INCLUDING BUSINESS CALLS OF THE INSURED, BUT EXCLUDING HIRING OR TRANSPORT OF MERCHANDISE.

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.....

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 Car	Cost price when new	Chassis No and Engine No	Date of Purchase	Type of Body	CC	Year of Manufacture	Number of Seats	Proposer's estimate of present value including accessories
		N							N
		N							N
		N							N

RISK TO BE INSURED

1. State cover required: (e.g Comprehensive, Third party fire and theft risks only, Third party Risks only, or "Ordinance" or "Act" cover only).....
2. Special conditions required, if any (e.g Insured to bear first portion of each claim).....
3. (a) if goods will carried, please describe fully.....
4. Is the Insurance to be limited to driving by one person (not a paid driver)..... if yes, give name.....
5. in what countries will the Car(s) be used?.....
Note: Unless an extension is otherwise agreed, all policies are valid in Nigeria, Ghana, Sierra Leone and the Gambia.....
6. Period of Insurance to commence.....with renewal annually at.....

GENERAL INFORMATION

7. Will the car(s) be locked up in a garage at night?.....
8. Are you the sole owner of the car(s)?.....if not, is the car(s) being hired?.....
Or being purchased under the Hire Purchase system?.....if the later, state the name of the finance company.
.....
9. (a) What is the category of your licence?.....
(b) How long have you held a driving licence?.....
10. What has been the extent of your own driving experience during the last five years?.....
11. What is the extent of the driving experience of other persons who to your knowledge will drive?.....
.....
12. 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?.....
13. Have you or any other person who to your knowledge will drive, during the past five years been fined.....had
licence endorsed?.....been convicted of any motor offence?.....if so, give particulars and date.
14. Is there any prosecution pending for such an offence?.....
15. Are you now or have you ever been insured in respect or any Motor Vehicle? If so, state name of Insurers.....
.....
16. Have 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?.....
17. 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 vehicles	
				No	Amount	No	Amount	No	Amount
		N	Paid Outstanding		N		N		N
		N	Paid Outstanding		N		N		N
		N	Paid Outstanding		N		N		N

18. If you are entitled to "No Claim" Discount under a previous insurance, please give full particulars and attach you 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.

Date:.....

Signature:.....

THE COMPREHENSIVE POLICY COVERS:

1. Legal Liability to Third Parties including passengers
2. Loss of or damage to the Motor Car resulting from accidental collision or overturning, Fire, Theft, etc.
3. Medical Expenses for injury to the occupants of the Car.

Premium reductions can be granted when more than one car is insured or where the Proposer will bear the first portion e.g., N50 or N100 under each claim (accidental damage only or all claims).

NO CLAIM DISCOUNT: In the event of no claim being made or arising under the policy during a period of insurance specified below immediately preceding renewal of the Policy the Corporation will allow a rebate, calculated on the renewal premium for such part of the insurance as is renewed as follows:

PERIOD OF INSURANCE REBATE

The preceding year	20%
The preceding 2 consecutive years	25%
The preceding 3 consecutive years	33 1/3%
The preceding 4 consecutive years	40%
The preceding 5 or more consecutive years	50%

Policies can also be issued to cover Third Party Fire and Theft risks only or Third Party risks only.

Cover at reduced rates is also available to comply solely with the minimum requirements of:

The Motor Vehicles (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)