

NIGERIAN AGRICULTURAL INSURANCE CORPORATION

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

Garki – Abuja



NAIC

PROPOSAL FOR PUBLIC LIABILITY INSURANCE

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

Full name of proposer _____

Address _____

Email Address _____ Tel/GSM No _____

Business or trade _____

Schedule of premises or contracts

Number of employees	Description of occupation or contracts and nature of work undertaken away from premises	Address of premises or sites of contracts in connection with which the insurance is required

1. Are all the premises in a good state of repair? _____

(a) Estimated total annual wages, including remuneration of work partners and directors on premises _____

(b) Work elsewhere _____

2. Have you any vehicles or cycles which are not power-driven? If so, give full particulars _____

3. (a) Have you any goods lifts, cranes or hoists? If so, give situation and description of each _____

(b) Are these regularly inspected to comply with Statutory requirements? _____

(c) If so by whom _____

4. Give details of any mobile plant and/or vehicles not licenced for road use _____

5. State what acids, bases, chemicals explosives or radio-active materials will be used, and to what extent _____

6. Have you ever been insured against this risk before? If so, state name of Company _____

and if with this Corporation give policy number _____

7. Has any Company or Underwriter, in respect of a similar Insurance (a) decline your proposal? _____

(b) Refused to renew your policy? _____ (c) Increased your premium on renewal _____

8. Give particulars of all claims made upon you during the past three years _____

9. Are your boilers insured against explosion? If so, with whom _____

10. Please state the Limits of Indemnity required for any one accident _____

Note: The amount of Indemnity required for any period of Insurance is unlimited except for claims for food poisoning or defective workmanship or products.

11. Is cover required for: (a) food poisoning? _____ (b) fire and explosion? _____

(c) Any other special extension? If so, please give full particulars _____

DECLARATION: I/We the undersigned, being desirous of effecting an Indemnity, as above described, do hereby declare that the particulars of this Proposal are true, and I/We further agree that this Proposal and Declaration shall be the basis of the Contract between myself ourselves and the Nigerian Agricultural Insurance Corporation.

Dated _____ **20** _____ **Signature** _____

INSURANCE TO COMMENCE _____ **TO BE RENEWALBLE ANNUALLY ON** _____

AGENCY _____ **POLICY NO:** _____

YOU OWE A DUTY TO OTHERS WE GIVE YOU PROTECTION

IN THE COURSE OF YOUR BUSINESS whether factory, warehouse, shop, office or any description of contracting work, you run a daily risk of claims – the result of accidents, caused through the negligence of yourself, your employees or sub-contractors, arising out of a variety of circumstances that the most careful person may not foresee.

Examples are:

- Guttering falling onto passer-by
- Customer slipping on greasy floor
- Painter's blow lamp setting fire to building
- Faultily sealed food can resulting in ptomaine poisoning outbreak
- Insecure scaffolding resulting in injury to sub-contractor's workman
- Sack of grain falling from hoist on to deliveryman
- Defective chair causing visitor to fall

The Corporation's Policy provides, at moderate cost protection up to an agreed limit for any one accident. In addition, legal Expenses incurred with the consent of the Corporation will be paid under the Policy.

The following is an outline of the Exclusions that normally appear in the Policy, but the full wording will be provided on request:

- (a) Accidents to your employees
- (b) Claims arising from the ownership, possession or use of aircraft, ships, passenger lifts or motor vehicles (other than certain unlicensed vehicles used solely on your own premises)
- (c) Property in your care
- (d) Liability specially assumed by contract
- (e) Damaged caused by the explosion of steam boilers or vessels or vessels or apparatus under steam pressure
- (f) Goods sold or supplied
- (g) Radioactive contamination
- (h) War risks.