

INSURANCE COMPANY (BARBADOS) LIMITED

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CONSEQUENTIAL LOSS INSURANCE PROPOSAL FORM

Note to Proposer

Notice to Insured on the Nature and Effect of the Pro Rata Condition of Average (Average Clause)

Please note that any property that is insured or to be insured under the policy mentioned above is subject to the **pro rata condition of average (Average Clause)**. This means that, under certain circumstances, if the property covered under this policy is, at the time of any loss or damage from an insured peril, of greater value than the sum for which the property is insured, you will only be entitled to recover under this policy such proportion of the loss as the sum insured under this policy bears in relation to the total value of the property. You are said to be under-insured because the sum insured at the time of the loss is less than the actual value of the insured property and so a part of the insured loss will not be covered under this Policy. In this case, you are considered as being your own insurer for the part of your loss which is not covered under this policy.

Please review the terms of your policy carefully, including checking on the adequacy of the sum for which the property is insured or to be insured. This will enable you to identify whether you are or will be under-insured in a manner which will cause the **pro rata condition of average** detailed in your policy to be applied. You may check with your insurer, agent or broker for further clarification on the terms of your policy and the nature and effect of the pro rata condition of average contained therein.

This notice is given to you to provide you with information on the nature and effet of the **pro rata condition of** average stated in your policy to be inserted in the policy of insurance mentioned above.

Please note that the extent to which the condition applies is governed by the terms of your policy.

Proposer's Signature	Date

Summary of cover provided by General Accident

In this proposal, it is possible to give only a brief description of the insurance. The policy is a legal document and as such describes the cover in precise terms. A specimen policy may be inspected on request.

The standard policy covers loss due to:

- -A reduction in net profit
- -Expenses such as rates, interest and other charges which continue despite a reduction in income
- -Additional expenses incurred in order to continue trading

The insurance applies where loss follows damage caused by standard perils. These are:

- -Fire
- -Lightning
 -Explosion of gas used for lighting, heating or domestic purposes (excluding gasworks)
- -Explosion of boilers or economizers on the premises or domestic boilers elsewhere

Optional Additional Cover

It is advisable to extend the policy to cover the consequences of the risks normally referred to as special perils. These are:

- -Storm
- -Flood
- -Bursting or overflowing of water apparatus
- -Impact with the building by any road vehicle
- -Aircraft
- -Explosion, additional to the standard cover earthquake
- -Riot & civil commotion
- -Malicious damage

Other perils will be considered on request

Notes to help you complete the proposal

Note 1 Maximum Indemnity Period

The Indemnity period commences at the date of the damage and ends when the business is back to normal, provided that the Maximum Indemnity Period selected is long enough. A maximum period of at least 12 months is recommended but longer periods are often necessary to achieve full normal earnings from the business.

Note 2 Gross Profit

A simple calculation of the annual amount of Gross Profit to be insured can be made by completion of the following:

- (a) Annual income from sales and services rendered (turnover).
- (b) The amount of Closing Stock at the end of the last financial period.
- (c) Total of (a) and (b).
- (d) The amount of Opening Stock at the beginning of the last financial period.
- (e) Annual cost of purchases.
- (f) Any other charges which will vary in direct proportion to turnover (e.g. carriage outwards excluding own vehicles). These will be specified in the policy and must therefore be named in this proposal.
- (g) Total of (d), (e) and (f).
- (h) Difference between (c) and (g).
- (i) The amount set against (h) should be increased as required to allow for upward trend of earnings during the Maximum Indemnity Period (see 'pro rata return' on page 3). If this period is to be longer than 12 months, the amount insured must be increased proportionately.

Note 3 Payroll

The calculation of Gross Profit (Note 2) includes payroll in full and gives the best protection, bearing in mind your legal obligations to your staff. Nevertheless, should you require only a partial payroll (proportionately increased for Indemnity Periods of over 12 months) it must be deducted from the amount to be insured on Gross Profit. With the various statutory requirements in mind, we anticipate that the total payroll of many businesses will need to be covered in full for at least 26 weeks. The percentage of the payroll to be covered for the remainder of the Indemnity Period will vary from business to business. In considering the cover it must be remembered that the services not only of managerial and administrative staff but also of foremen, draftsmen and other key personnel will probably be retained and we recommend a minimum of 25% of the payroll be insured for the remainder of the Indemnity Period.

You therefore need to consider: Total Annual Payroll \$ Period during which Total payroll is to be covered_ Percentage of payroll to be covered for the remainder of the Indemnity Period

Note 4 Other Income

You may receive income through, for instance, subletting part of your premises. This could be directly affected by, say, a fire. If you require cover for income of any such source, please give details.

Confidential

Proposers and policyholders are assured that all information about their business supplied in connection with this insurance is treated in the strictest confidence.

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Do you require cover	for special	perils?		I _			1		\neg
Storm			Yes	☐ No	Aircraft		Yes	☐ No	
Flood			Yes	☐ No	Explosion		Yes	☐ No	
Bursting or overflowi	ng of wate	r apparatus	Yes	☐ No	Riot and civil commotion,	excluding Ireland	Yes	☐ No	
Impact with the prem	ises by any	road vehicle	Yes	☐ No	Malicious damage, exclud	ling Ireland	Yes	☐ No	
					Earthquake		Yes	☐ No	
to premises you don't are carrying out a con	occupy. Fo	or example, the ge premises,	ne premises of setc.	uppliers, contr	n premises. It can, however, bactors, processors, customers and provide details and limit	or of gas, electricity			
Extension			(A) Name	of Firm	(B) Name of Business	(C) Descrip	tion of Premis	ses	Limit % of Sum Insured
Suppliers' Premises	Yes	☐ No							
Sub-contractors' Premises	Yes	☐ No							
Customers' Premises	Yes	☐ No							
	<u>I</u>	1	Limit % of Sum	Insured	<u> </u>	I			
Policyholder's Property while stored in Barbados	Yes	☐ No		%					
Policyholder's Property while in transit in Barbados by road, rail, or inland waterway		☐ No		%					
Contract Sites where the policyholder is carrying out a contract	Yes	☐ No	%						
Electricity Supplier's generating stations and substations	Yes	☐ No	100 %						
Gas Supplier's gasworks or natural gas substation on land	Yes	☐ No	100 %						
Water Supplier's waterworks or pumping stations	Yes	☐ No	100 %						
Prevention of Access damage by an insured peril in the vicinity of the policyholder's premises causing prevention or hindrance of use thereof	Yes	☐ No	100 %						
DECLARATION									
I/We hereby declare t misstated and I/We ar	that all the e not awar	statements a e of any othe	nd particulars g r circumstances	iven by me/us likely to affec	policy to be issued by the in this proposal are correct the risk. I/We agree that the dertake to pay the premium w	and that no material statements in the pro	fact has been oposal shall fo	omitted, m	isrepresented of
Date:					Signature:				
Daic.					Signature:				

Print Form

Revised: December 2020

Optional Insurances