



Better. Simple. Life.

PUBLIC LIABILITY PROPOSAL FORM

Branch _____

Agency _____

PROPOSER

1. Full Name _____
Last Middle First

2. PIN No. _____

3. Tel. No. Res. _____ Mobile _____ Office _____

4. Postal Address _____ Code _____ Email _____

5. Trade or Business _____

RISK:

PLEASE COMPLETE THIS COLUMN WHERE COVER REQUIRED

(a) Your own premises:

(i) Address _____

(ii) Description (workshop, store, etc) _____

(iii) Kind of work _____

(b) Work away from your premises:

Please describe the kind of work undertaken.

(c) Does the work involve usage of mechanically driven machines, plant (other than lifting appliances) and pedal cycles? Yes No

If yes, please describe the machines _____

(d) Does the work involve usage of mechanically driven lifts, cranes, hoists and other lifting appliances? Yes No

If yes, please describe the machines _____

- (d) (i) Who examines them for defects, and how often? _____
- (ii) Are any defects revealed by inspections promptly remedied? _____
- (e) Explosives, inflammable or radio-active materials and chemicals:
- (i) Kind and quantity used _____
- (ii) For what purpose? _____
- (f) Work sub-contracted:
- (i) Nature of work _____
- (ii) Estimated annual account of sub-contracts _____
- (g) Products and services (liability for negligence or breach of warranty as seller or supplier of goods and services

Description of goods or services _____

Do you require cover for any of the following risks which fall outside the scope of the Public liability policy?

Employees effects _____ Guest Effects _____

Maximum Limits for the above: Any one article - Ksh 10,000; Any one claim - Ksh 20,000; Any one period; Ksh 50,000

Car Park _____

Maximum Limits for the above: Any one car - Ksh 250,000; Any one period; Ksh 500,000

Passenger Lifts _____

Boilers & other steam pressure apparatus _____

Accidents arising out of ownership of land or building not in your occupation _____

1. Please state estimated number and description of employees and total annual wages roll (including earnings of working principals, directors, partners, etc.)

Number working away from your premises _____ Wages roll _____

Number working at your premises _____ Wages roll _____

2. Are all your premises and appliances, machines and plant in a sound state of repair? Yes No

3. How long have you been in business and what claims have been made by you during that period (or are pending) in respect of risks to be covered by this insurance? **Please furnish full particulars.**

Number of years in business _____ Personal injury: Number _____ Cost _____

Damage to property: Number _____ Cost. _____

4. (a) Are you at present insured, or Yes No
 (b) have you ever proposed for insurance in respect of the said liabilities? Yes No

Name of Company _____

5. Has any proposal or renewal ever been

(a) Declined

Yes No

(b) Withdrawn

Yes No

(c) Charged an increased rate or

Yes No

(d) Subjected to special restrictions?

Yes No

Limit of indemnity required		Premium (Ksh)
General Liability	Any one claim _____ Any one event _____ Any one period _____	
Products liability	Any one claim _____ Any one period _____ Estimated Annual Turnover _____	
Insurance for 12 months		

Declaration

I/We warrant that the above statements are true, and that I/We have not withheld or concealed anything affecting the proposed insurance and I/We agree that this proposal and Declaration shall be the basis of the contract between Me/Us and the company. I/We agree also to accept the Company's policy applicable to the insurance.

Name of the person completing the proposal form _____

Date _____ Signature _____

N.B: Liability does not commence until the acceptance of the proposal has been intimated or official cover-note issued.

You cannot foresee what liability will fall upon you in the future, but can be forearmed at the minimum cost.

Every citizen is a potential defendant in an action for damages. He cannot dodge the fact nor can he estimate what it might cost him. If, by his own negligence or that of his employee, he does damage to the person, or the Property of any fellow citizen, the injured party has his remedy at law.

Any defect in premises or plant, any carelessness on the part of an employee, any oversight or mishap, any never-to-be-expected accident, may mean a claim. Even if a successful defense is put up, heavy law costs may be incurred.

The risk in many cases is serious: in some cases it may appear less so, but the mere fact that it exists at all is a complete reason for insuring against it. The more remote the risk, the more advantageous the insurance method of guarding against it, for the premiums are corresponding lower.

When it does occur, the claim can be just as expensive, whether the risk be small or great.

It is beside the point to speculate as to whether liability to the public exists in any given set of circumstances. The Law of Negligence is very involved, and highly paid lawyers are available to unravel it. For the man-in-the-street, suffice to say that, if liability exists, then a properly drawn-up Public Liability policy covers this liability: If it does not exist, the insurance company gives its experience and technique to the handling of the claim and pays any costs and expenses incurred. The Insured leaves everything to the company, enjoys a tranquil mind, and has nothing to pay but the premium.

UAP Insurance Company Limited

Bishops Garden Towers Bishops Road P O Box 43013 00100 NAIROBI KENYA
Tel: 2712175, 2850000 Fax: 2719030 E-mail: uapinsurance@uap-group.com website: www.uap-group.com