



# GUARDIAN GENERAL

I N S U R A N C E L I M I T E D

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## “All Risks” (Valuables) Proposal Form

### COVER PROVIDED

Loss of or damage to the property insured by any accident or misfortune (subject to the Exceptions mentioned below) occurring within the Territorial Limits.

### TERRITORIAL LIMITS

You may choose to cover items while they are anywhere within one of the following defined areas

- The Premises
- Local
- The West Indies
- Worldwide

### EXCEPTIONS – The Policy does NOT cover:-

- (1) Radioactivity risks and sonic bangs
- (2) War risks
- (3) Wear and tear (other than loss of or damage to any item resulting from wear and tear to a clasp setting or other fastening carrier or container) vermin insects fungus or condensation or any gradually operating cause or any process of cleaning dyeing repairing or restoring
- (4) Depreciation or consequential loss
- (5) Electrical electronic or mechanical breakdown or derangement unless caused by accidental damage to the exterior of the item or damage to cameras projectors or other photographic apparatus attributable to the application or electrical energy or the breakage of electric bulbs or tubes used in connection therewith
- (6) Delay confiscation or detention by Customs Authorities or other Official Authorities
- (7) Theft or disappearance of jewellery from any room of any Hotel or Motel used for the purpose of sleeping accommodation and occurring whilst such room has been left unattended by you or members of your family
- (8) Loss of jewellery from baggage/luggage UNLESS such baggage/luggage is carried by hand and is under your personal supervision.

### AVERAGE

If at the time of any loss of or damage to ARTICLES NOT SEPARATELY SPECIFIED under any item of property the value of the property covered by such item shall be collectively greater than the Sum Insured thereon you shall be considered as being your own insurer for the difference and shall bear a rateable proportion of the loss or damage accordingly.

### ITEMS THAT CAN BE COVERED

Jewellery, Furs, Watches & Clocks, Dressing Cases, Gold & Silver Plate, Pictures, Antiques, Valuable collections, Photographic Equipment, Works of Art of all kinds, Fire Arms, Musical Instruments, Personal Effects and Articles of Personal use and adornment.

The insurance is subject to the more precise terms of the Policy a specimen of which can be obtained on application.



9. Who else has access to the premises?

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10. To your knowledge have the premises ever been broken into, or have there been mysterious disappearances of articles from within the premises occupied?  
If 'YES', please give details

YES  NO

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11. Are the premises left unoccupied at any time?  
If 'YES', please give details

YES  NO

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12. Is the property protected whilst kept at the premises mentioned in (1) above by any of the following?

Burglar Alarm  
Grillwork  
Safe  
Other

YES  NO   
YES  NO   
YES  NO   
YES  NO

} Please give details overleaf

13. List below all items you wish to insure and provide Valuations and/ or bills. Continue on a separate sheet if necessary.

Items	Value	Territorial Limits (Local, Int, Worldwide)	Rates Official Use Only

14. Do you own any articles similar to the ones proposed for insurance that you have not listed?  
If 'YES', please state why

YES  NO

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15. Is any of the property proposed for insurance used for business/professional purposes?  
If 'YES', please give details

YES  NO

**IN RESPECT OF QUESTION (12) PLEASE GIVE DETAILS OF:**

**(A) BURGLAR ALARM**

Make \_\_\_\_\_ Installers \_\_\_\_\_

Type \_\_\_\_\_ Age \_\_\_\_\_

Is it maintained under contract by the Installers?

**(B) GRILLWORK**

Gauge of metal used:

Are Grilles or other similar protections securely fitted into the walls to protect all window, louvre and external door openings? YES  NO

Please state the construction of the external doors not protected by grillwork.

	Front	Rear	Side
Wood			
Glass			
Metal			
	solid/hollow/expanding	solid/hollow/expanding	solid/hollow/expanding

**(C) SAFE(S)**

Make \_\_\_\_\_ Age \_\_\_\_\_

Model \_\_\_\_\_ Weight \_\_\_\_\_

How is the safe secured? e.g. Is it fixed into the floor or positioned near to a corner and bolted to the wall?

Is it marked burglar proof or fire resistant?

**(D) OTHER**

Please explain \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**DECLARATION**

I/We wish to effect an insurance with Guardian General Insurance Limited on the terms conditions and exclusions of the Policy to be issued by the Company. I/We warrant that the statements and particulars given by me/us in this proposal are to the best of my/our knowledge and belief true and complete and no material fact has been misrepresented mis-stated suppressed or withheld. I/We agree that this proposal and declaration shall form the basis of the contract between me/us and Guardian General Insurance Limited and shall be deemed as incorporated in the Policy to be issued.

Date (MM/DD/YY) \_\_\_\_\_ Proposer's Signature \_\_\_\_\_

**COVER IS NOT VALID UNTIL ACCEPTANCE HAS BEEN ADVISED BY THE COMPANY OR THE POLICY HAS BEEN ISSUED**