

NOTE: 3. The insurance on contents does not cover any part of the structure ceilings of the buildings, wallpapers and like, external television and radio antenna, aerials and aerials fittings, mast and towers nor any property to be insured under another policy or unless specially mentioned, (Deeds, Bonds, Bill of Exchange, Promissory Notes, Cheques, Traveller's Cheques, Securities for money, Stamps, Documents of any kind, cash, currency notes, manuscripts, medals, coins, pedal cycles, motor vehicles and accessories of livestock).

Period Insurance required:

from.....both deeds inclusive.

No insurance is in force until the proposal has been accepted by the company, and the premium paid in full.

The company provides insurance against the following perils, subject to the terms, exceptions and conditions of the company's usual form of policy.
(Both the building and their contents are insured for the same perils subject only to the variations mentioned below. You can have a policy insuring only the buildings or only the contents or a combined policy insuring both building and contents.)

THE INSURED PERILS

Lost or damage caused by:

1. Fire, lightning, thunderbolt, subterranean fire
2. Explosion
3. Riot and Strike
4. Aircraft or other aerial devices or articles dropped therefrom.
5. Bursting or overflowing of a water tank, apparatus or pipe, in respect of buildings excluding
(A) The first N5,000.00 of each and every loss
(B) Loss or damage occurring while the buildings are left unoccupied.
6. Theft accompanied by actuals forcible and violent breaking into or out of a building or any attempt there at. In respect of contents the insurance does not cover loss or damage caused by theft occurring while the buildings are unoccupied.
7. After they have already been left unoccupied for 30 days.
8. Impact with the buildings by any road vehicle, horse or cattle not belonging to nor under the control of the insured or any member of his family normally residing with him.
9. (A) Earthquake or volcanic eruption, including flood or overflow of the sea occasioned thereby excluding in respect of the buildings, the first N500,000.00 of each and every loss
(B) Hurricane, cyclone tornado or windstorm including flood or overflow of the sea occasioned thereby excluding in respect of buildings the first N5,000.00 of each and every loss.
10. In respect of contents, flood or overflow of the sea not occasioned by insured perils 8 or 9

ADDITIONAL BENEFITS

11. Additional expenses of alternative accommodation and loss of rent are payable to the insured in the event of the buildings being rendered uninhabitable by an insured peril, limited above to 10% of the total sum insured for buildings and contents.
12. The insured's liability to the public as owner or occupier of the buildings in respect of bodily injury or damage to property up to an amount of N200,000.00 and in addition costs payable to claimants or incurred with the consent of the company in defending claims.

NOTE: A policy limited to buildings covers the owner's liability only. A policy limited to contents covers the occupiers' liability only.

13. Death of the insured whilst at the buildings as a result of fire or caused by thieves for an amount of N20,000.00 or one and half of the total sum insured on contents.

14. Whichever is the less; this is not covered if the insurance is limited to building only.

EXCLUSIONS

The company's policy incorporates exclusions relating to nuclear radiation, war, rebellion and similar perils, act of terrorism in relation to insured perils 2 and 3 and confiscation of similar occurrences.

DECLARATION:

I do hereby declare that the above answers are true and that I have withheld no material information regarding the proposal. I agree that the declaration and the answers given above as well as any further proposal or declaration or statement made in writing by me or anyone acting on my behalf shall form the basis of the contract between me and the **LASACO ASSURANCE PLC** and will I further agree to accept indemnity subject to the condition as endorsed on the company's policy. I further undertake to inform the company of any material alteration to this fact whether occurring before or after completion of the contract of insurance.

Date:.....Signature of Proposer.....

FOR OFFICIAL USE ONLY:

Risk Category: High Medium Low (Please tick appropriately)

Client Category: High Medium Low (Please tick appropriately)

LASACO ASSURANCE PLC BRANCH NETWORK

HEAD OFFICE:

LASACO House, Plot 16, Acme Road, Ogba, Ikeja, P.O. Box 3724, Lagos, Nigeria
Tel: 07000527226
e-mail: info@lasacoassurance.com
website: www.lasacoassurance.com

ABEOKUTA BRANCH
Majek Kembo House,
24, Lalubu street, Ilewo, Ibara,
Abeokuta, Ogun state.
Branch Manager: Mr. Bode Pratt
Mobile No: 08027479229

ALAUZA REPRESENTATIVE OFFICE
Lagos State Government,
The Secretariat,
Alausa, Lagos State.
Branch Manager: Mrs. Yemi Ajani
Mobile No: 08023100519

IBADAN BRANCH
40, Ring Road, South West Road
Ibadan, Oyo State
Branch Manager: Mrs. Yejide Michael-Nwokolo
Mobile No: 0815089826

KANO BRANCH
Union Bank Building
37, Niger Street,
Kano, Kano State.
Branch Manager: Mr. Sule Halilu
Mobile No: 08037267104

OSHOGBO BRANCH
Block E1 Suit 5, Ayegbaju Market,
Behind Omoluaib Mortgagae Bank Plc.
Oshogbo, Osun State.
Branch Manager: Mr. Kayode Okeremi
Mobile No: 08069135662, 08072535999

UYO BRANCH
178, Ikot Ekpene Road,
Akwa Ibom State
Branch Manager: Mrs. Toyin Itiabe
Mobile No: 08064348913, 08023207297

YOLA BRANCH
1, Bishop Road,
Adamawa Homes and Savings Building
Jima-Yola
Branch Manager: Mr. Yilong Jonah
Mobile No: 07098713703

ABUJA BRANCH
ITF House,
6, Adetokunbo Ademola Crescent,
Maitama, Abuja
Tel: 09-5237163, 09-5232131
Branch Manager: Mr. Adekunle Hamza
Mobile No: 08055065531

AKURE BRANCH
Recabili House,
47, Oba Adesida Road,
Akure, Ondo State.
Branch Manager: Mr. Lekan Onakoya
Mobile No: 08025554024

ILORIN BRANCH
19, Unity Road,
Ilorin, Kwara State.
Branch Manager: Mrs. Ranti Amusa
Mobile No: 07033234382, 08027271804

KADUNA BRANCH
Hamza Zayad House Road
NNIC Building,
4 Muhammed Buhari/ Ahmadu Bello way
Kaduna State
Branch Manager: Mr. Kazeem Shobowale
Mobile No: 08028542539

PORT HARCOURT BRANCH
200, Aba Road, Waterline Bus Stop
Port Harcourt, River State.
Branch Manager: Mrs. Toyin Itiabe
Mobile No: 08064348913, 08023207297

WARRI BRANCH
60, Effurun, Sapele Road,
Opposite Glo office
Effurun, Warri, Delta State.
Branch Manager: Mr. Seun Sangobiyi
Mobile No: 08038361816, 08056714920



COMBINED HOUSE HOLDERS/ HOUSE OWNERS

CONTACT US FOR THE FOLLOWING RISKS

- Fire
- Personal Accident
- Motor Marine & Aviation
- Goods in Transit
- Contractors All Risks
- Vehicle
- Cash in Transit
- Employer's Liability
- Oil & Gas etc

