

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, lighting, 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

ALAUSA 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: 08115089826

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 Omoluabi Mortgage Bank Plc.
Oshogbo, Osun State.
Branch Manager: Mr. Kayode Okeremi
Mobile No: 08069135662, 08072535999

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

YOLA BRANCH
1, Bishop Road,
Adamawa Homes and Savings Building
Jimeta-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: 08055065371


AKURE BRANCH
Recabil House,
47, Oba Adesida Road,
Akure, Ondo State.
Branch Manager: Mr. Lekan Onakoya
Mobile No: 08052554042

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
- Motor Marine & Aviation
- Cash in Transit

- Personal Accident
- Contractors All Risks
- Employer's Liability

- Goods in Transit
- Vehicle
- Oil & Gas etc

IMPORTANT NOTICE

1. An 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 in accordance with section 54(2), Insurance Act, 2003.
2. The liability of the company does not commence until this application is accepted and the premium is paid in accordance with section 50(1) of Insurance act, 2003

THE PROPOSER

☐ CORPORATE

☐ INDIVIDUAL

Corporate Information

Company Name:_____

Operating Business Address:_____

State:_____ City:_____ Incorporation No:_____

Type of Business:_____ Postal Code: _____

Operating Business Phone No: _____ Fax: _____

Registered Business Address: _____

Date:_____ State:_____ Country _____

Email:_____

Incorporation State:_____ Country: _____

Financial: Year End: Date:_____ Month:_____ Year: _____

Last Audited/Unaudited Account: Date:_____ Month:_____ Year: _____

Authorised Capital (*000) _____

Paid up Capital (*000) _____

Banker: _____

Personal Details

(Individual client on a director of the corporate client to fill this action)

Title: ☐ Ma ☐ Mrs ☐ Ms. ☐ Miss. ☐ Others(specify)_____

Surname: _____

First Name: _____ Middle Name _____

Gender: Male ☐ Female ☐ Date of Birth: (DD-MM-YYYY):_____

Mother's Maiden Name:_____

Contact Address: _____

City:_____ State:_____ Country: _____

Tel No:_____ E-mail: _____ Country: _____

Identification Driver's License: ☐ National ID Card: ☐ Int'l Passport ☐

Identification Number: _____

Country of issue:_____ Date of issue (DD-MM-YYYY) _____ Date of Expiry _____

Nationality:_____ State of Origin _____

Occupation: _____

Employment Status: Employed: ☐ Unemployed ☐ Self Employed ☐

Employer's Name: _____

Employers Telephone Number: _____

Employers Address: _____

City:_____ State:_____ Country: _____

Bankers: _____

Source fund _____

Full Address _____

BYN _____

DATA PROTECTION NOTICE AND CONSENT

Lasaco assurance plc is data protection regulation compliant. All information submitted by you will be processed and managed in line with the Nigeria data protection regulation.

THE BUILDINGS and their Occupancy:

1. Please state the nature of your residence (strike out the descriptions which do not apply)

(a) Private Dwelling House

(b) Self-contained flat with separate entrance exclusively under your control and situated on the.....floor

(c) Rooms not self-contained and situated on the.....floor

2. of what materials is the dwelling constructed? Walls.....

3. What is its height in storeys?.....

4. Are there any outbuildings and, if so how are they constructed?

Walls.....Roof.....

5. If any of the buildings to be insured ae within 3.5m of any other buildings state the distance, type of construction and use of such building.....

6. Are the building in a good state of repair and will they be so maintained?.....

7. (a) Is the dwelling occupied solely by

YES NO

YES NO

(i) You and your family

(ii) Your family and house help(s)

(iii) Tenants

(iv) Paying Guest

(b) State the number of tenants & paying guest in respect of ii & iv above

8. (a) For how many days (whether consecutive or not) is the dwelling likely to be left without an inhabitant during one year?

(b) State as a number of days, the longest continuous period in any one year during which the dwelling is likely to be left without an inhabitants.....

9. Is there any profession business or trade carried on in the dwelling or in any portion of the Premises of which the dwelling forms a part? If so, give particulars.....

PREVIOUS INSURANCE AND LOSSES

10. Have you any other policies in force covering any of the perils to be insured against? If so, Please give details

(a) Type of Insurance:.....

(b) Policy No:.....

Name of Insurer

11. Has any insurer, in respect of any other perils to which the proposal applies:-

(a) Declined to insure you?

(b) Required special terms to insure you?

(c) Cancelled or refused to renew your insurance?

If so, state reasons for such action:.....

12. Have the building and/or contents suffered damage by storm, tempest or flood during the past five years? If so, give reasons:.....

13. Have you ever sustained loss from any of the peris (other than those referred to in question 12 above to which the insurance is to apply? If so, give particulars.....

THE PROPERTY TO BE INSURED

Note: The **SUM TO BE INSURED** must represent the full value of the property, the proposer being required to sign a declaration to that effect below

1. The insurance will be subject to average, which means that if at a time of loss or damage the sum insured less than the full value of the property insured, the amount payable is proportionately reduced.

THE BUILDINGS

The building of the private dwelling house or private flat and to the domestic office, stable, garage, and out buildings used solely in connection therewith and on the same premises including Landlord's fixtures and things therein and the walls, gate and fence around pertaining thereto:

Address of dwelling at which Insurance is required	Item: 1. The buildings (except any part there of of specialty insured here under as separate items)
.....	Item: 2 Gates and fences (if any) total sum to be insured on buildings
.....
Sum to be insured on the buildings	1. N.....
.....	2. N.....
.....	3. N.....

Note: Any property to be insured under contents should be excluded.

THE CONTENTS

Furniture, Household goods ans personal effects (except as therein mentioned). The property of the proposer or any member of the proposer family residing with the proposer and fixtures and fittings. These are the proposers own or for which the proposers is legally responsible.

NOTE: 1. Single articles (Furniture, Household appliance, Radio and Television sets, Piano and organs excepted) will be deemed of greater value than 5% of the total sum insured on the said contents unless article is specially declared as a separate item.

Specify here any such articles of:

Greater than 5% of.....

The total sum to be insured.....

The said contents.....

NOTE: 2. These amount of insurance Platinum, Gold and Silver articles, Jewelleries, Furs and works of art is limited to 10% of the total sum insured on contents or less the value thereof is stated and additional premium paid. If the said value exceeds the proportion mentioned, please state the total value of such property:

(SEE THE REMAINING AT NEXT PAGE)