



St Helena Insurance Cell Captive

Underwritten on behalf of Guardrisk International Ltd

MATERIAL DAMAGE INSURANCE Application

Insured : _____

Postal Address: _____

Telephone: _____ e-mail: _____

Period of insurance from: _____ to midnight on: _____

The address of the Insured premises: _____

If Commercial, please state main business at premises: _____

Cover required: Residential Fire & Explosion Fire, Explosion & Storm
 Fire, Explosion, Storm & Theft Fire & All Perils
 Commercial Fire & Explosion Extended Perils Theft

Note: If more than two rooms in the insured premises are let for rental, the occupation of the insured premises will be considered as commercial for the purposes of this insurance.

The amount insured £ _____ calculated as detailed below
The property insured: _____

1. The building at the insured premises occupied as stated including all structures that form part of the building, such as storerooms and outbuildings, fixtures and improvements but excluding hedges, plants, or landscaping of any kind £ _____
 2. Stock of goods at the insured premises used in connection with the business including finished goods and raw materials but excluding the property defined under 3 & 4 below £ _____
Item 2 is not applicable to residential risks.
 3. Customers' property, including customers' vehicles, whilst at the insured premises in connection with the business £ _____
Item 3 is not applicable to residential risks.
 4. The contents of the insured premises, other than stock, used in connection with the business whilst at the insured premises including but not limited to plant and machinery, shelving, removable floor covering but excluding motor vehicles designed and license for road use £ _____
- The amount insured must be the cost of replacing the insured property in its entirety using new materials. **If the amount insured is less than this, the amount paid in settlement of any claim may be reduced.**

Note – Stone Buildings: If the building to be insured is built of stone or part built of stone and if there is no intention of rebuilding or repairing any damage with stone, then the amount insured may be the cost of replacing the insured property in its entirety using new materials other than stone. The policy will then exclude the cost of any stone work. If you wish to accept this limitation please tick the box below.

I wish to exclude stone work from my policy and the amount insured has been calculated on the cost of replacing the insured property in its entirety using new materials other than stone

Will the premises be unoccupied for more than 30 days in any one period of insurance? Yes No
 Do you intend to alter, renovate, extend or otherwise work on the premises? Yes No
 Have you ever made a claim for a loss that would be covered under this insurance? Yes No
 Have there been any incidences that could have resulted in claims in the past five years? Yes No
 Have you ever been refused insurance or had special terms applied? Yes No

If the answer to any question above is "yes" then please provide full details overleaf.

I agree that this application will be the basis of the contract of insurance between me and the insurers - St Helena Insurance Cell Captive. The answers given are all true and correct. I have not omitted or concealed any information which the insurers need to assess the risk. I agree to allow a representative of the insurer to inspect the property if they so wish.

Dated at St Helena: _____ Signature _____