

**BUSINESS COMBINED POLICY
PROPOSAL FORM**



Thank you for taking time to fill this form. Fidelity Shield Insurance Company Limited is committed to processing your personal information according to the provisions of the Data Protection Act, 2019. Please take time to carefully read the Privacy Notice attached at the end of this form before filling in your details for more details about how we collect, use and safeguard your personal information.

Period Insurance required for period from ___/___/___ To ___/___/___

Agency _____ PIN No. _____

Business Name: _____

Nature of Business _____

Physical location of Business: Plot No. _____ No. of floors _____ Street Position: _____

Construction of walls and roof _____

Name of Contact Person _____ Position _____

Postal Address: _____ Postal Code _____ Town _____

Office Tel: _____ Fax No.: _____ Mobile Phone _____

Email Address: _____

Period of Insurance:

The following questions (1 to 4) constitute part of this proposal and must be answered fully and accordingly.

1. a) Are you currently insured, or have you ever proposed for insurance in respect of any of the risks proposed? If you have answered "Yes" give full details

Insurer _____ Policy No. _____

b) Have you ever sustained a loss by any of which you require insurance? _____

c) Has any insurer or underwriter ever declined to insure you, required special terms to insure you, canceled or refused to renew your insurance, or increase your premium on renewal?

If you have answered "Yes" give full details 1. _____

2. a) Do you maintain a proper set of Accounts Books _____

b) Are account books kept up to date? _____

c) When did you take last physical stock (inventory)? _____

d) Where are they kept out of Business hours? _____

Are the account books locked up in a fire-proof safe or removed to another building at all times when the premises are not open for business purposes? _____

3. Have you or any of your partners or Directors ever been bankrupt or made a compromise with the creditors?

4. Are there any other circumstances or information you should tell us about which may affect our decision to

accept this insurance or its terms? _____

If you have answered "Yes" give full details _____

SECTION D: SECTIONS REQUIRED

- Section: A- Fire and Perils
- Section: B- Consequential loss Section: C- Burglary
- Section: D-Public Liability
- Section: E-Money
- Section: F-Fidelity guarantee
- Section: G-Goods in Transit
- Section: H-Electronic Equipment Section: I- Plate Glass
- Section: J- ALL Risks
- Section: K- WIBA_
- Section: L Employers Liability
- Section: M- Group personal Accident
- Section: N- Pedal cycle

TECHNICAL DETAILS

SECTION A – FIRE AND PERILS (BUILDINGS AND CONTENTS)

1. Construction of the Building External walls _____ Floors _____ Roof _____

No of Stories _____ Occupied as _____

Are you the only occupier? If no describe the other occupiers _____

Are there any buildings communicating with the premises proposed to the insurers? If so, describe the same

Are there hazardous goods kept in the building? If yes, give the quantities _____

Description of Property	Sum Insured
Building	

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Furniture fixtures & fittings	
Stock in trade, merchandise, unfinished goods	
Rent payable/ Rent receivable	
Other property (specify)	

subject to stock warranty

SECTION B – CONSEQUENTIAL LOSS

	Total Sum Insured
Gross Profit/Revenue/Rental Income	
Wages	
Auditor's fees	
Others	

Indemnity period 12 months

SECTION C – BURGLARY

	Total Sum Insured
Stock in Trade, merchandise and unfinished goods (excluding cigarettes cigars and tobacco) Cigarettes, Cigars and tobacco	
Plant and machinery and other contents	
Other property(specify)	

Does the Building have an intruder alarm system? If yes give details _____

(i) Company that installed. _____

(ii) Date of installation _____

(iii) Whether maintained under contract _____

Other Security

(i) Are you guarded when closed for business? _____

(ii) Own Watchman or security Company? _____

Physical protection

(iii) Are all doors, windows, skylights and other means of entrance protected? _____

(iv) Are shutters or any other glass protection devices used? if yes give details _____

SECTION D – PUBLIC LIABILITY

Please state limit of indemnity required Premises details.

(i) Do you own or rent the premises? _____

(ii) What business is carried on by other occupiers? _____

(iii) No. of passengers lifts, cranes, hoists and lifting apparatus? _____

(iv) Work away from premises? _____

(v) Do you undertake work from the premises(other than collection or delivery of goods or commercial work as sales? _____

PRODUCTS LIABILITY EXTENSION

- (i) Nature of goods
- (ii) Marketing territory
- (iii) Are you a manufacturer or distributor?
- (iv) What limit do you require?
- (v) What is your estimated annual turnover?

SECTION: E – MONEY INSURANCE

1. Please provide the following details.

Coverage Afforded _____ limit of liability _____

- a) Money in transit from bank or post office to the premises or vice versa _____
- b) Money in insured's premises during working hours _____
- c) Money in locked safe/strong room outside working hours _____
- d) Money with authorised employees e) Damage to safe/strong room _____
- f) Estimated Annual Carry _____

Money is defined in the Policy as “Cash, Bank Notes, Currency Notes, Money Orders, Postal Orders, Current Postage and Revenue Stamps, all belonging to the Insured or for which he/she is responsible”.

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SAFE DETAILS:

Make and model	Date of purchase	Cost of the safe	
_____	__ / __ / ____	_____	
Dimensions:	Estimated weight	markings (Thief resisting or fire resisting)	Whether permanently installed
_____	_____	_____	_____
Locked by:	Combination	Key	Combination and Key
_____	_____	_____	_____

How often do you

- (i) Withdraw money from the bank? _____
- (ii) Deposit in your Bank? _____
- (iii) How far is the bank from the premises? _____
- (iv) Do you use your own staff or security firm to carry your cash? _____
- (v) If own staff used what is the number that accompany the money during each journey? _____
- (vi) What methods are used and security precautions? _____

SECTION: F- FIDELITY GUARANTEE

No. of of Employees handling money and stock Occupation of the Employees to be covered

Limit any one person Aggregate limit

a) What systems of checks are there to secure accuracy of accounts? b) How often are bank accounts audited?

c) Do you carry out reference for the employees who handle cash and stock?

SECTION : G -GOODS IN TRANSIT (OWN GOODS)

a) Any one carry consignment total value Kshs. _____

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b) Estimated goods in transit during period of insurance Kshs. _____

Own or hired vehicles? _____

Description of the vehicles

Registration marks	Make and model	Body	Year of Manufacture	Carrying Capacity	No of Trailers	sum to be insured per vehicle

c) Physical protections

Are the vehicles fitted with

(i) Immobilising devise _____

(ii) Additional locks to those provided by the manufacturers? _____

(iii) Alarm system? _____

(iv) Are vehicle left unattended while loaded at night. if yes what arrangement do you make for garaging and safe custody _____

(v) Do you have a permanent garage premises _____

d) Nature of goods

(i) Goods to arrive _____

(ii) Area to be covered in ordinary course of business _____

(iii) Total number of vehicles owned by you that are used to carry the goods _____

SECTION H- ELECTRONIC EQUIPMENT

1. Condition of Equipment- is equipment maintained in accordance with the manufacturers instructions?

Total Sum insured Under section A- (Material damage) _____

Total Sum insured Under section B- (External Data media) _____

Total Sum insured Under section C- (Increased cost of working) _____

Note: Attach the schedule of all Electronic Equipment as follows.

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Item No.	Description	Make	Model	Serial No.	New Replacement Value

SECTION I – PLATE GLASS

No. Plate	Length in inches	Width in inches	Description of glass	Sum Insured

SECTION J – ALL RISKS

This section is for special equipment that you wish to insure such as office equipment, tools of trade and any other portable equipment that are prone to accidental damage.

Note: Attach the schedule of items as follows.

Item No.	Description	Make	Model	Serial No	Sum Insured

SECTION K – WORK INJURY BENEFITS ACT (2007)

Description of Employees List each type separately	Estimated number of Employees	Estimated Annual Wages salaries and other Earnings

Note: "The provisions of the Contract of Insurance i.e. Work Injury Benefits Act Policy are based on the benefits payable and other terms and definitions provided for under the Work Injury Benefits Act, Chapter 13 of 2007 Laws of Kenya".

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SECTION L – EMPLOYER’S LIABILITY

Indemnifies the Insured against legal liability under common law for damages and claimant’s costs and expenses of litigation and will in addition pay all costs and expenses incurred by the Insured with the Company’s written consent.

Description of Employees List each type separately	Estimated number of Employees	Estimated Annual Wages salaries and other Earnings

SECTION M – GROUP PERSONAL ACCIDENT

Insured Persons		
Scope of cover		
Death	96 months Earnings	
Permanent Total Disablement	96 Months Earnings	
Temporary Total Disablement	Weekly Earnings up to 104 weeks	
Medical Expenses	Ksh 200,000	

SECTION N – PEDAL CYCLE

Make	Type And Frame No.	Year Of Make	Year Purchased	Price Paid	Estimated Present Value

DECLARATION

I/We declare that the statements and particulars in this proposal are true and that I/We have not misstated or suppressed any material facts. I/We agree that this proposal, together with any other information supplied by me/ us, shall form the basis of any contract of insurance effected thereon.

I hereby declare to the best of my knowledge, that the personal information provided in this form is true, complete, and accurate. I will immediately inform the Company in writing of any changes to the information or details provided in this form.

Signing this proposal form does not bind the proposer or underwriter to complete this insurance.

Executed at this _____ day of _____ 20_____

For and on behalf of:

Name: _____ Signature: _____ Date: __ / __ / _____

(if Corporate): Designation of contact person: _____ Company Stamp:

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Fidelity Shield Insurance Company would, on occasion, like to keep you updated about its products and services which it considers may interest you.

Please tick any of these boxes indicating how you wish to receive our updates.

SMS

Phone Call

Email

If you wish to opt out of receiving these communications, please send us an email at info@fidelityshield.com or writing to us at P. O. BOX 47435 or call us on +254(0)709988000 insert phone number.

PRIVACY NOTICE

Fidelity Shield Insurance Company Limited (“THE COMPANY” “The Company” “We” “Us”) is a leading general insurance service provider offering a wide range of insurance products and services to individuals, corporates, small and medium enterprises, and the government. The company continuously reviews its operating processes, products and services to ensure that it sustainably delivers quality to exceed its customers’ expectations.

This Privacy Notice provides an overview of information we collect about you, how we use and safeguard it. Please click this link to read the Company’s Corporate Privacy Notice. <https://fidelityshield.com/>.

1. Scope of this Privacy Notice

This Privacy Notice applies to our customer (new & existing), agents/brokers or anyone who interacts with us regarding our services in any way. We refer to these individuals as (“you,” “your”) in this Notice. This Privacy Notice informs you of how we process, use and safeguard your personal information.

2. How we collect your personal data

We collect personal data directly from by email, phone call or by hardcopy forms, book entries or correspondence such as letters. We also collect your information indirectly when you purchase our products or make enquiries or complaints through our website or through CCTV installed at any of our offices. When you give us any information about other people, you must ensure that they have Notice of this Privacy Notice and are comfortable with you disclosing such information.

3. Categories of personal data we collect.

We process the following categories of personal information about you: biodata, contact information, identification information, location data, source of income, claims details, response given to questions contained in our proposal or claim forms, information contained in policy documents, premium details, online identifies such as cookies and related tags, past claims history, any questions and complaints you may have. We also process sensitive personal data such as your gender, sexual orientation, marital status, property details including financials and health data. In relation to your beneficiaries and next of kin, we may process their biodata including names, contact information and location data.

4. How we use your personal data

The information you provide us will be used to process your insurance claim, to underwrite insurance products and provide you policy covers, process premiums, generate quotes, conduct KYC background checks before issuing you policy covers, seek valuation services before issuing you policy cover, to determine whether to engage the services of loss assessors, investigators or adjusters , to evaluate the legitimacy of your claim, to facilitate payment of your claim, process your renewal policy requests, send you promotional materials, establish exercise and defend legal claims and to comply with our legal obligations.

Should you fail to provide any or all the information requested in this form, we may not be able to offer our full range of services to you or offer our services as effectively as we wish to.

5. Sharing your personal data

We share your personal data within the company on a need-to-know basis. We also share your data with other third parties who help us provide services to you (for example website service providers, loss assessors, investigators and adjusters and consultants). We may also share your information when required to by law or court order. We take all reasonable steps to secure your data whenever we share it with third parties including vetting all third parties and, where appropriate, signing processing agreements with them. You can read more about what information may be shared in what circumstance in our full Privacy Notice.

6. International data Transfers

We may transfer your personal data outside Kenya to: -

- Website services providers
- Cloud service providers

We only share your data internationally to countries with appropriate safeguards as determined by law. We also put in place additional measures like processing agreements to safeguard your data. You can read more about what information may be transferred internationally and in what circumstance in our full Privacy Notice.

7. Lawful grounds for processing your personal data.

We process your personal data on the following legal bases: -

- informed consent
- a requirement for performance of a contractual obligation
- compliance with our legal obligations
- our legitimate interests and for historical
- statistical, journalistic, literature and art or scientific research.

We process personal data relating to next of kin and beneficiary on the following legal bases: - to perform contractual obligations, to comply with our legal obligations, for other legitimate interests and for historical, statistical, journalistic, literature and art or scientific research purposes.

8. Data Security

We have taken appropriate technical, physical, legal, and organizational measures consistent with applicable privacy and data security laws to protect the confidentiality, integrity and availability of your personal information.

9. Data Retention

We your personal data for as long as is necessary to fulfil the purpose for which was collected. We have policies and procedures in place that specify how long we keep your data in line with the law. We have also selected appropriate disposal methods for your personal data. You can read more about our retention and disposal procedures in our full Corporate Privacy Notice. If you no longer wish for us to hold your data, you can contact us on insert email.

10. Your rights and duties

You have the right to be informed how we use your personal data. You also have the right to access your information and to ask us to correct, erase and restrict the use of your information. Additionally, you have the right to object to your information being used by us and to receive your personal data in a structured, commonly used, and machine-readable format and to transmit the data to another data controller or data processor without any hindrance. Where you have provided consent for use of your child's information, the transfer of your sensitive data internationally, the use of your personal data for commercial purposes or any other consent, you may withdraw your consent at any time. You also have the right to human intervention in any automated decision- making we may undertake using your data.

You have a duty to promptly inform us of any changes to your personal information.

11. How to Exercise Your Rights

If you wish to exercise any of your rights and freedoms rights or duties, please contact us on insert email. We may contact you periodically to verify your personal information and to inform you of any changes in our Privacy Notice.

12. Our Contacts

If you have any questions, comments, complaints or suggestions about this privacy policy, or any other concerns about the way in which we process information about you, please contact us at insert email address or write to us at insert postal address.