

CONTRACTORS ALL RISKS INSURANCE QUESTIONNAIRE AND PROPOSAL FORM

Proposal No.

Questionnaire No.

		To be insured under policy	
1. Parties to the Contract: (include Telephone No.)		<input type="radio"/> Yes	<input type="radio"/> No
10. Principal Address <input type="text"/>	TRN <input type="text"/>		
11. Main Contractor <input type="text"/>		<input type="radio"/> Yes	<input type="radio"/> No
Address <input type="text"/>	TRN <input type="text"/>		
12. Sub-contractor(s) <input type="text"/>		<input type="radio"/> Yes	<input type="radio"/> No
Address <input type="text"/>	TRN <input type="text"/>		
13. Consulting Engineer <input type="text"/>			
Address <input type="text"/>			

Which of the above is the Proposer of this Insurance ? (check) 10 11 12

2. Location of Contract Site:

Exact description of geographical situation

3. Name and kind of Project

Name

Project

4. Dates and periods:

40. Construction period in months

Commencement

41. Maintenance period in months

Commencement

42. Type of Maintenance cover required

43. Envisaged termination of policy

5. Amounts to be Insured

Amount

50. Contract works including

500. Permanent Works

501. Temporary works such as cofferdams auxiliary bridges sheet piles, deviation of rivers and roads, and site installations (except items stated under point 541).

51. Specify and indicate value of materials supplied by the Principal (not included under 50) such as

- Concrete, prefabricated elements, interior installations for buildings, etc.

52. Removal of Debris (limit of indemnity)

53. Fees for architects, surveyors and consulting engineers

Sum insured for works

54. 540. Construction equipment such as Materials used for auxiliary structures such as scaffolding, stages for bridges, supports, sheet piles, sewage installations, tools, tackles, etc.

541. Camp, site offices, stores, stockrooms, etc.

55. * Construction machinery such as
- Bulldozers, dumpers, graders, dredgers, rollers, cranes, piledrivers, mobile drilling units, etc.

56. * Stationary plant such as
- Concrete and asphalt mixing plants, vibrators, conveyor systems, compressors, pumps, welding units, power generating units, etc.

*Please enclose list showing such items with their new replacement value

6. Details of Contract

60. Give general description of project (work to be performed)
(For Annual Policy describe standard types of contracts performed. Any contracts outside the scope of standard types shall require prior approval by the Company, and may give rise to an additional premium)

61. Enclose copies of the following documents and plans
- insurance clauses of condition of tender and/or works contract
 - breakdown of prices
 - general layout
 - plans showing cross sections, type of construction, dimensions and construction methods

62. Specify work to be carried out by subcontractors

63. For construction of buildings specify whether

630. the complete building is to be insured

Yes No

631. the structure only (shell of building)

Yes No

7. General Information

70. Exact description of topography at contract site

71. Geological and subsoil conditions.
(Please enclose copy of geological report)

72. Is the contract site liable to flood?

Yes No

If so, what precaution are taken?

73. Name of and distance to nearest river, lake or sea.

74. Will blasting be used?

Yes No

If yes, indicate type envisaged and max. any one change

75. Does the contractor have experience in the specific type of contract and in the specific method of construction?

Yes No

Give details or similar projects he carried out previously

76. Is the contractor, according to normal practice or contract conditions, liable for losses arising out of earthquake, storm, hurricane, cyclone, flood, subsidence and landslip?

Yes No

8. Existing Buildings:

Are existing buildings and/or structures on or adjacent to the site, owned by or held in care, custody or control of the Principal or any Contractor to be insured against loss or damage arising out of or in connection with the contract works?

Yes No

If yes, indicate limit of indemnity

For these buildings or structures indicate

- Value

- Type of Construction

- Condition

9. Is Third Party Liability to be included?

Yes No

If yes, what limits of indemnity are required?

90. Limit of indemnity in respect of any one accident or series of accidents arising out of one event

900. per event

901. total limit of indemnity under the Policy

91. Total Estimated Wages

92. In connection with surroundings not belonging to the Insureds give description of type, size, condition and value of neighbouring buildings and other constructions.

93. Are the Insureds (Contractor, Sub-Contractor, Principal) to be considered as Third Parties amongst each other (Cross Liability).

930. with regard to property damage

Yes No

931. with regard to bodily injury

Yes No

94. Does the Proposer(s) have an existing Third Party Liability policy which also covers the activities for which the present insurance is proposed?

940. for bodily injury

Yes No

941. for property damage

Yes No

942. for combined (single limit)

Yes No

We hereby declare that the statements made by us in this questionnaire are complete and true to the best of our knowledge and belief and we hereby agree that this questionnaire shall form the basis and be part of the Policy of Policies issued in connection with the above risk or risks. It is agreed that the Insurers shall be liable in accordance with the terms of the Policy only and that the Insured will not lodge any other claims of whatever nature.

Date

Signature _____

Dear Valued Customer

RE: ADEQUACY OF SUMS INSURED

Are you adequately insured?

Have you reviewed your property values recently?

If not, we remind you to ensure that your Sums Insured are adequate in relation to the current replacement values.

THE AVERAGE CLAUSE

Do you know that you recover only a portion of your loss if you are not adequately insured (underinsured)? The average clause means that if the property values are underinsured you become your own insurer (self-insured) for the difference between the Replacement value of the property and the sum insured.

Where the sum insured is less than the Replacement Cost of your Property this condition will apply when settling a loss.

An explanation of this condition is best illustrated by the following example:

• Replacement Cost of Property		\$500,000.00
• Sum Insured		\$250,000.00
• Value of Loss (Partial Loss)		\$100,000.00
• Amount that would be paid by Insurer:	$\frac{\$250,000.00 \times \$100,000.00}{\$500,000} =$	\$50,000.00 (subject to deductible)

In this example the amount you would be responsible for is: \$50,000.00

It is with this in mind we recommend that you review your Sum Insured to reflect Replacement cost.

Details of the average clause are noted in the policy you will receive and on our website at www.myguardiangroup.com.

Yours faithfully

GUARDIAN GENERAL INSURANCE JAMAICA LIMITED

Karen Bhoorasingh (Mrs.)

President