

Home Options

IMPORTANT: You must inform Coralisle Insurance (BVI) Ltd. of all facts likely to influence the acceptance and rating of your proposal. If you withhold information, any policy subsequently issued may be declared to be void. All questions must be answered.

PART 1 DETAILS OF APPLICANT						
Full Name						
Mailing Address						
Email Address	Home No					
Occupation	Cellular No					
Date of Birth (DD/MM/YY)	Work No					
Status (check one) ☐ The Owner/Occupier	☐ The Landlord ☐ The Tenant					
Please give details of any current policies you hold with	Coralisle					
PART 2 PERIOD OF INSURANCE						
From (DD/MM/YY)	To (DD/MM/YY)					
PART 3 DETAILS OF PROPERTY						
Address of property to be insured:						
	Year Constructed					
Roof Material: ☐ Metal/Galvanised ☐ Concrete ☐ St	cone					
☐ Shingles (of: ☐ Asphalt ☐ Clay ☐ Co	oncrete 🗆 Wood 🗆 Slate) 🗆 Other:					
Roof Design: Check the example below that best describ	pes your roof design					
☐ Shed ☐ Gable ☐ Hip ☐ Gable withDomer ☐	Low Slope (flat) 🗆 Gambrel 🗅 Gable & Valley 🗅 Hip & Valley					
Roof Anchor: ☐ Hurricane ties ☐ Integral with wa	lls □ Bolted to walls □ None					
Internal Walls: ☐ Masonry ☐ Wood ☐ Lathe/drywall	If mixed, please estimate proportion of each:					
Floors: ☐ Concrete ☐ Wood	If mixed, please estimate proportion of each:					
Ceilings: ☐ Drop/false/suspended ☐ None/exposed ra	fters					
Air-conditioning equipment: □ Window units □ Wall units						
□ Split system - Mounted on: □ roof □ wall □ ground □ Mechanically secured to mount surface						
Storm Shutters: □ Windows% □ Exterior doors with glass% □ None						
Please answer the following questions. You must tick Yes or No. If you tick Yes, please provide the relevant details.						
1. Is your home or outbuildings:						
a. in an area subject to flooding or overflow of the sea?	□ No □ Yes					
b. protected by sea walls?	□ No □ Yes					
c. used for any business purposes?	□ No □ Yes					
d. occupied by tenants or paying guests?	□ No □ Yes					



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	i. Tenants: In addition to that occupied by the owner, how many separate leasable units are there at the insured address?	□ No □ Yes	
	ii. Paying guests: What is the maximum number of paying guests that can be accommodated at the insured address?	□ No □ Yes	
е	a weekend or holiday home and not your main residence?	□ No □ Yes	
f.	regularly left unattended as a result of all adult residents being in full- or part-time work?	□ No □ Yes	
g	. left unoccupied for any other reasons?	□ No □ Yes	
2. a	. Is the dwelling a condominium?	□ No □ Yes	
b	Are you responsible for the fixtures and fittings (tub, toilet, hot water heater, kitchen cabinets, etc.)?	□ No □ Yes	
3. a	. Is the dwelling an apartment?	□ No □ Yes	
b	. Is there a separate locked entrance under your sole control?	□ No □ Yes	
	as the building been renovated? If Yes, please rovide a description and date(s) of renovation(s).	□ No □ Yes	
5. Is	the building multi-storied? If Yes, how many floors?	□ No □ Yes	
	oes the dwelling have any security or fire uppression features?	□ No □ Yes	
	ave you or any member of your family permanently esiding with you:		
а	suffered any losses during the past five years from any of the events against which you wish to insure?	□ No □ Yes	
b	been refused insurance by any insurer for any of the events against which you wish to insure?	□ No □ Yes	
С	had any policy cancelled for any reason?	□ No □ Yes	
d	ever been convicted of any criminal offence in the last five years (excl. motor offences)?	□ No □ Yes	

PART 4 PROPERTY SUMS INSURED

Basis of Sum Insured. Your Sum Insured should represent the cost of rebuilding your Home including garden walls, domestic outbuildings and swimming pools. An allowance should also be made for architects' and surveyors' fees and the cost of removal of debris following a loss.

You, the Insured are responsible for providing Us, the Insurer with the true cost to rebuild your insured property. We recommend that you hire a licensed surveyor to provide you with a valuation in order to ensure that your Sum Insured is adequate.

If your property is damaged and it is determined that the Sum Insured is less than the true cost to rebuild your insured property at the time of the damage, any claim for such damage will be paid in the proportion that your sum insured bears to the true cost to rebuild, per the Underinsurance definition in the Policy.



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COVER ONE: BUILDINGS Buildings \$ ____ Is the Property subject to a loan? ☐ No ☐ Yes If Yes, provide the name of the Mortgagee: Pools/Hot Tubs \$ _____ Retaining Walls \$ __ Retaining Walls date of construction: _____ Fencing \$ ___ Please specify "Other" items: Docks, Piers, Jetties \$ _____ Sea Walls \$ ___ Solar Panels \$ _____ Other \$ Total \$ Additional Peril Coverage: Subsidence - Do you wish to be covered for subsidence? Yes No COVER TWO: CONTENTS (excluding items insured under Cover Three below) Basis of Sum Insured. Your Sum Insured should represent the full replacement value Contents \$ of all Contents less an allowance for wear and tear on clothing and household linen. Does the Sum Insured represent the full value of the Contents calculated on the same basis as that described above? ☐ Yes ☐ No If No, please give full details: Does the value of articles of jewelry, precious metal, furs, paintings, works of art, collections of coins, ☐ Yes ☐ No medals or stamps exceed \$5,000? If Yes, they should be specified below (NB: Evidence of value is required for Specified Contents) ___ COVER THREE: PERSONAL POSSESSIONS (ALL RISKS COVER) Basis of Sum Insured (Indemnity). Do you require Cover? \$ A. Unspecified Articles, Personal Effects and Clothing where the value does not ☐ Yes ☐ No exceed \$2,000 per item. The minimum sum insured for this section is \$2,000, the maximum is \$5,000. This section also provides cover for loss of money and credit cards. ☐ Yes ☐ No B. Specified Articles (Agreed Value) whose value exceeds \$2,000 per item. List in the Specified Articles box a full description of each item and its value. NB: Evidence of value is required for these items. C. Sports Equipment. Please state which type of equipment is to be insured. ☐ Yes ☐ No Fishing \$_____ Golf \$ _____ Tennis \$ _____ Cricket \$_____ Other \$ _____ D. Pedal Cycles ☐ Yes ☐ No



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SPECIFIED ARTICLES (with a value of over \$2,000)

Item No.	Description of Specified Articles	Sum Insured		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		
COVER FOUR:	PUBLIC LIABILITY COVER - OWNER/OCCUPIER			
	Limit offered by Coralisle Insurance (BVI) Ltd. amounts to \$1,000,000 and the cover offere under Cover One and/or Two in that it protects you for your liability to others as the owne dome.			
Workmen's Cor	mpensation for Domestic Employees.	Yes □ No		
Number of Emp	oloyees Indoor Outdoor			
COVER FIVE: TRAVEL SURE - ANNUAL TRAVEL COVER				
Please print the full names and birth dates of the persons to be insured indicating the number of days each person expects to be away from the BVI during the period of cover.				

o be away from the BVI during the period of cover. Full Name Date of Birth (DD/MM/YY) No. of Days expected to be away from the BVI

ruii Name	(DD/MM/YY)	away from the BVI			
		□ 30	□ 60	□ 90	□ 120
		□ 30	□ 60	□ 90	□ 120
		□ 30	□ 60	□ 90	□ 120
		□ 30	□ 60	□ 90	□ 120
		□ 30	□ 60	□ 90	□ 120
		□ 30	□ 60	□ 90	□ 120



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	B.	

DECLARATION

I/We wish to effect an insurance with Coralisle Insurance (BVI) Ltd. I/We declare that the above statements and particulars are complete and correct, and no material fact has been misrepresented, misstated or withheld. I/We agree that this proposal shall form the basis of the contract between me/us and Coralisle and I/we agree to accept Coralisle's usual form of policy for insurances of this nature. If this proposal has been written by anyone else, that person is my/our agent for that purpose and not the agent of Coralisle. (If you have not personally completed the answers to these questions, you should check them carefully before signing this declaration.)

LIABILITY OF THE INSURERS DOES NOT COMMENCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED BY THE INSURERS

Print Name	
Signature	Date

You may on occasion be contacted by a company within the Coralisle Group Ltd. with offers and/or information in respect of other Coralisle Group Ltd. products. We confirm that only your contact details will be available to Coralisle Group Ltd. personnel for such purposes and that your private information will not otherwise be transferred between Coralisle Group Ltd. companies or to any other third parties without your consent to do so. If you DO NOT wish to be contacted in this manner by Coralisle Group Ltd. personnel, please check here \square . Note that unless you check this box, Coralisle will consider and operate on the basis that you have provided your express consent to the exchange of your contact details only between Coralisle personnel for the limited and specific purposes described above.

To be	Policy No.	Period of Insurance		First	Renewal	Receipt	Agency
completed				Premium	Premium	No.	
by the Agent		From:	То:	\$	\$		

Coralisle Insurance (BVI) Ltd. Palm Grove House, Road Town, Tortola, British Virgin Islands
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Personal and Business Insurance, Health Insurance and Employee Benefits, Life Assurance