

**PROPOSAL FOR INSURANCE OF COMMERCIAL MOTOR VEHICLE**

*“AN INSURANCE AGENT WHO ASSISTS AN APPLICANT TO COMPLETE AN APPLICATION FORM FOR INSURANCE SHALL BE DEEMED TO HAVE DONE SO AS THE AGENT OF THE APPLICANT”*

Full Name of Proposer.....  
 Address:.....  
 Occupation or Trade.....  
 Insurance to commence from.....a.m/p.m on.....

**VEHICLES TO BE INSURED** To avoid delay please give a full answer to each question  
 (Dashes or ticks are not sufficient)

<i>Index Mark and Registration Number</i>	<i>Make of Vehicle</i>	<i>Date of Purchase</i>	<i>Cost Price When New</i>	<i>Chassis No. and Engine No</i>	<i>Type of Body</i>	<i>C.C or Horse-Power</i>	<i>Year of Manufacture</i>	<i>Goods Carrying Capacity</i>	<i>Passenger Carrying Capacity Including Drive</i>	<i>Present Value of Vehicle and Accessories</i>
			N							N
			N							N
			N							N
			N							N

TRAILERS-state total number and description of each including identification Mark, Value and Carrying capacity

**RISK TO BE INSURED**

- 1.state cover required (e.g. Comprehensive, Third Party, Fire and Theft, Third Party only, or some other combination).....
2. (a) What are the purposes for which the vehicles will be used.....  
 (b) Does the proposer undertake Cartage work for other parties?.....  
 (c) What is the general nature of the goods to be carried?.....  
 (d) Has any vehicle been altered or adapted to carry a load heavier than stated in the maker’s published specification?.....
3. In what countries will the Vehicles(s) be used?.....  
 Note: Unless an extension is otherwise agreed, all policies are valid only in Nigeria.

**GENERAL INFORMATION**

4. Are you the sole owner of the vehicle(s)?.....If not, is the vehicle(s) being hired?..... or being purchases under the Hire Purchase system or loan agreement by employer?.....If the later, state the name of the Finance company or the employer.....
5. To the best of your knowledge and belief, do you, or does any other person who to your knowledge will drive, suffer from any physical infirmity or from defective vision or hearing.....
6. Have you, or has any other person who to your knowledge will drive, during the last five years:  
 (a) Been fined?.....(b) Had license endorsed?.....(c) Been convicted of any motoring offences?.....  
 (d) Is there any prosecution pending for such an offence?.....If so, give particulars and date.....
7. Are you now or have you ever been insured in respect of any Motor vehicle(s).....If so, state name of Insurers.....

8. Has any Insurer ever (a) Declined your proposal?.....(b)Required you to carry the first portion of any loss?  
 .....(c )Required an increased premium or imposed special conditions?.....  
 (d) Refused to renew or cancelled your policy?.....

9. Give particulars of all accidents or losses during the past three years (whether insured or not)

Year	Total number Of vehicles owned By proposer	Total number Of Accidents And Losses		DAMAGE TO PROPOSER'S VEHICLES		FIRE AND THEFT	
				NO.	Amount	NO.	Amount
			Paid Outstanding	N			N
			Paid Outstanding	N			N
			Paid Outstanding	N			N

10. If you are entitled to a "NO Claim" Discount under a previous insurance please give full particulars and attach your last renewal notice.....

**DECLARATION**

I/We the undersigned, being desirous of effecting an insurance, as above described, do hereby declare that the particulars of this proposal are true, that I/We have not omitted to disclose any material fact, and I/We further agree that this proposal and Declaration shall be the basis of the contract between myself/ourselves and NICON Insurance Plc. I/We undertake that the vehicle(s) to be insured will be maintained in an efficient condition and shall not be driven by any person who to my/our knowledge has been refused any Motor vehicle insurance or continuance thereof. I/We further agree to accept a policy subject to the terms, provisions and conditions of the company. I/We further agree that if another person fills in this proposal in any particulars, such person shall be deemed to be my/our agent and not that of the company.

Date:.....

**NB:**

**No Insurance is in force until the proposal  
 Has been accepted by NICON.**

**Signature.....**

**Agent.....**

**Policy No CV.....**

**THE COMPREHENSIVE POLICY COVERS**

1. Legal Liability to Third Parties (including passengers by special extension where requested)
2. Loss of or damage to the Motor vehicle resulting from Accidental collision or Overturning, Fire, Theft, etc.

**NO-CLAIM DISCOUNT**

In the event of no claim being made or arising under the policy during the preceding year of insurance, the renewal premium for such part of the insurance as is renewed will be reduced by 15percent.

Policies can also be issued to cover Third Party,  
 Fire and Theft risks only, Third Party risks only,  
 Cover at reduced rates is also available to comply  
 Solely with the minimum requirements of:

The Motor Vehicles (Third Party insurance)  
 Ordinance, 1958 (Nigeria).

The Motor Vehicle (Third Party insurance)  
Act 1948 (Ghana)

The Motor Vehicles (Third Party insurance)  
Ordinance 1948 (Gambia)

FOR PRIVATE MOTOR CARS...see separate prospectus