



GHANA UNION ASSURANCE COMPANY LIMITED

FIRE & ALLIED PERILS CLAIM FORM

Loss No.....

I/WE,.....

Of

Carrying on the business of

Being insured under Policy No do hereby declare

and set forth that on or about ... O'clockampm on the

day of20.....

a fire occurred in

.....

At occasioned, to be best of my/our

Knowledge and belief by

And I/we further declare that the Property mentioned on the other side, and insured under the Item of the Policy of The Ghana Union Assurance Company of Ghana, Ltd. was destroyed or damaged by the said Fire to the extent of the amounts there specified.

I/We also further declare that*

.....

*Here state nature of your interest, whether sole owner, or holding the property in trust or on commission or otherwise

Of the Property referred to above, and that it is not otherwise insured in The Ghana Union Assurance Company of Ghana Ltd., or any other Insurer except as stated overleaf.

Witness my/our hand this day of 20.....

Signature of the Claimant

INSTRUCTIONS

When a Fire occurs the Insured is, within fifteen days after, at the latest to deliver to the Company an Account of the several articles or matters damaged or destroyed by Fire, with the estimated **Cash Value** of each of them respectively immediately before the Fire. When property hereby insured is only partially damaged by Fire, no abandonment thereof will be allowed unless by consent of the Company or its Agents.

The Cash Value of property destroyed or damaged by Fire shall in no case exceed what would be the cost to the Insured of replacing the same; and in case of the depreciation of such property from use, or otherwise, a corresponding deduction shall be made from the cost of replacement in order to ascertain the actual Cash Value immediately before the Fire.

Cause of Fire. - T be stated as explicitly as possible, and, where the cause is undiscovered, any suspicion of incendiarism to be mentioned.

The following particulars are required when the claim relates to:

1. Building - (a) A Builder's or Architect's estimate (obtained at the expense of the Insured) giving dimensions and prices of the work required to place the building in the same *state of repair as before the fire*. No contemplated improvements to be included in the estimate.

(b) The Insured to state whether he holds property as sole or part owner or otherwise.

2. **Furniture** - (a) A complete list of articles damaged or destroyed.

- (b) Cost price of each and when and where bought.
- (c) Value of each immediately before the fire, after deduction for past wear and tear, depreciation, etc.
- (d) Value of Salvage.

3. **Goods and Merchandise** - (a) List of articles damaged or destroyed.

- (b) The price of each, according to the market value of the goods immediately before the fire.
- (c) Value of salvage.

N.B. - When the Policy is subject to the average or *pro rata* condition a full and exact statement of the whole value of the property within the protection of the policy, or of the item or items under which the claim is made must be furnished.

In cases where the loss is only a trifling one and the Agent has been able to satisfy himself as to the accuracy of the claim without the intervention of an Assessor, the former should state this over his signature.

FOR DETAILS OF CLAIMS SEE OTHER SIDE

