

**Fire Insurance: Work Sheet**

**1. Insured**

Name : .....  
 Address : .....  
 Business : .....  
 Period : .....

**2. Interest insured**

- On Building of Class: ..... Construction, Occupied as: .....  
 Situated at: .....  
 ..... USD.....  
 - On Machinery and Generator USD.....  
 - On Office Equipment USD.....  
 - On Furniture, Fixtures, Fittings USD.....  
 - On Stock USD.....  
 - On Others USD.....  
**Total: USD.....**

**3. Production Process**

Describe Process: .....  
 .....  
 Describe Product: .....  
 .....

**4. Storage System**

.....  
 .....  
 .....

**5. Flammable**

Type: .....  
 .....  
 Method of storage: .....  
 .....

**6. House Keeping**

Good       Fair       Poor      Because .....

.....  
 Wasted material : .....  
 Type : .....  
 Keeping area : .....  
 Method : .....

7. Electric System

How old is the current System? .....

Electrical in conduits (pipe)  Yes  No

Maintenance :  Good  Fair  Poor Because .....

8. Protecting System

Fire Extinguisher: .....Units Type: .....

Hose reel: .....

Sprinkler: .....

Others: .....

9. History

Are your property presently insured by Fire policy?  Yes  No

If yes, state the name of the company: .....

10. Claim Experience

During the past 3 years, have you suffered any loss by Fire ?  Yes  No

If yes, state the nature and amount of loss: .....

Excess: ..... Rate: .....

Cession to Cambodian Re: .....

Terms Condition: .....

Remarks: .....

Recorded by: .....

Date: ..... / ..... / .....

Contact Person 1) ..... HP: .....

2) ..... HP: .....

3) ..... HP: .....

Office Phone: ..... Fax: .....

Intermediary Name: ..... Account #: .....

## Standard Clauses

### Applicable to All Items

- Automatic Reinstatement of Loss Clause
- Alteration and Repairs
- Appraisalment (5% of SI or max US\$... whichever is lesser)
- Breach of Warranties and Conditions
- Cost for Records and Claim Preparation
- Cyber Risks Exclusion Clause
- Designation of Property
- Errors and Omissions
- Electronic Date Exclusion Clause
- Hazardous Goods – *not applicable to Residence*
- Heating and Power
- Loss Notification
- Misdescription
- Premium Warranty (30 days) – *already in the Policy Jacket*
- Payment on Account
- Removal of Debris (max 10% of TSI or as stated in schedule)
- Sabotage & Terrorism Exclusion Clause

### Applicable to all items excluding Stocks

- Capital Addition (10% of SI or US\$ 250,000 whichever is less)
- Reinstatement Value (not applicable to stock items)

### Applicable to all items excluding Building

- All Other Contents (US\$250 any one item and max US\$1,500 all items)
- Cost of Rewriting Record
- Computer System Records
- Internal Removal - *applicable if more than one location is insured or one location with more than one building with breakdown of sum insured*
- Premises
- Vehicle Load

### Applicable to Buildings only

- Architect's Surveyor's Consultant Engineers' Fees
- Outbuilding
- Professional Fees Clause
- Public Authorities

### Applicable to Plant & Machineries only

- Cost of Re-Erection
- Electrical Installation (4B)
- Service

### Applicable to all items except Building and Stock

- Temporary Removal (max 10% of SI)

### If applicable only

- Fire Extinguishing Costs - *if there are fire extinguishers*
- Mortgagees – *if there is a mortgage agreement*
- Rent – *if 'Rent' is insured*

### Other Clauses/ Warranties that we seldom use:

#### Applicable to All Items

- Approved Adjusters
- Co-Insurance
- Cost of Temporary Protection Clause (max US\$ 2,500)
- Excess Clause
- Long Term Agreement (3 years or 5 years)
- Non Invalidation – *do not use this clause concurrently with Alterations and Repairs (overlapping)*
- Subsidiary Companies
- Sue and Labour
- Waiver of Subrogation Rights
- 72 hours Clause

#### Applicable to all items excluding Stocks

- Average Relief Clause (85%)

#### Applicable to Stock only

- Brand and Label
- Contract price
- Cold Store Clause
- Stock Declaration Clause (75%) – min SI for stock is US\$2,000,000

#### Applicable to all items excluding Building and Stock

- Customers Goods

#### Applicable to Buildings only

- Awnings, Blinds, Signs and Outdoor Fixtures (max US\$2,500)
- Building in Course of Construction

### If applicable only

- Detached Building Warranty (min. 20 feet) – *if more than one buildings*
- Lessees – *if there is a leasing/ mortgage/ tenancy agreement*
- Leasing Endorsement/ Leased Property – *if there is a leasing/ mortgage/ tenancy agreement*
- Non-Cancellation Clause – *if there is a mortgage/ leasing agreement*
- Sprinkler Installation Clause – *if there are sprinklers and applicable to building owner only*
- Silent Risk Warranty – *if it is an industrial risk and the premise is silent i.e. not work is undergoing in the premise (REFERRAL)*
- Warranty 6A - *not applicable to Residence (mostly applicable to Retail business which are not hazardous)*