

DETAILS POLICY HOLDER

Client number : _____

Name policy holder : _____

First name(s) (in full) : _____

Date of Birth : _____ Gender: M F

Birth place : _____

Postal/Correspondence address : _____

Residence : _____

Nationality : _____ ID/Passportnumber: _____

Phone number(s)

Home : _____

Mobile : _____

Work : _____

Faxnumber : _____

E-mailaddress : _____

Name of the bank : _____ Accountnumber: _____

SMS/E-MAIL services (Please mark what applies to you)

- Yes, I give permission to Assuria to send me information about policies and promotions by SMS/e-mail.
- No, I don't give permission to Assuria to send me information about policies and promotions by SMS/e-mail.

1. PRODUCT INFORMATION

a. Choose the insurance product _____

Dwelling* Are you the home-owner? No, who is the home-owner? _____

Yes

Home contents, please fill in the specification (annex 2). _____

Are you the owner of the contents? No, who does it belong to? _____

Yes

b. Currency: SRD USD EUR

c. Term: 1 year continuous 3 years continuous (Discount 1/2 x annual premium) 5 years continuous (Discount 1x annual premium)

d. Effective date of insurance _____

e. Who is the beneficiary in the event of damage and compensation?

Policy holder _____

The bank, name of the bank _____

Other, namely _____

**Copy of the notarial deed is required if for question 1a "dwelling" is marked.*

2. RISK-ADDRESS *(address of the object to be insured)*

Street :

House (BR)-number : Parcel-number:

Place / Neighborhood:

3. COVERAGE HOME

a. Categories	House
Category 1: (Required) Fire, lightning, explosion, spray damage, aircraft damage; to supplement with:	✓
Category 2: Storm / Gusts	
*Category 3: Burglary, vandalism after burglary	
Category 4: Miscellaneous including looting, riots and collision	
Category 5: Glass damage	
Category 6: Assuria Home Assistance	

COVERAGE HOME CONTENTS

Categories	Contents
Category 1: (Required) Fire, lightning, explosion, spray damage, aircraft damage; to supplement with:	✓
Category 2: Storm / Gusts	
*Category 3: Theft after burglary, violent robbery or extortion, vandalism after burglary	
Category 4: Miscellaneous including looting, riots and collision	
Category 5: Tenants Interest	
Category 6: Assuria Home Assistance	

* Note: If category 3 is requested, an inspection will be necessary.

- b. What is the rebuilding value of the dwelling? SRD USD EUR
If available, please submit a copy of a valuation report.
- c. In case you choose a **home** contents insurance, please fill in the contents list (see annex 2). For what value do you wish to ensure the **home** contents? The following options are possible:
 Basic (**no list required**) Standard According own specification
USD/EUR 5.000,- or the equivalent in SRD USD/EUR 15.000,- or the equivalent in SRD
- d. Would you like to insure personal adornment? No Yes, value SRD USD EUR
(The maximum compensation for loss of personal adornment due to burglary, violent robbery and/or extortion (category 3) is determined on USD/EUR 1.500,- or the equivalent in SRD)

4. THE DWELLING

- a. Construction year
- b. Year latest renovation / expansion
- c. Construction area (length x width) m²
- d. Category, based on material used (see notes to annex 1)
Mark which is applicable: basic standard standard plus luxe super luxe
- e. State of maintenance very good good acceptable
- f. Construction of the house Stone Largely stone (≥ 75%)
 Timber Largely timber (≥ 75%)
 50% stone / 50% timber
 Other

g. Are there constructions at a distance of less than 5 m (calculated from wall to wall; site discharge not included)

From the street looking at your dwelling: No Yes

If so, what is the construction:

1. Left side :

2. Right side:

3. Back side :

4. Front side :

h. Are there more objects on the parcel that you want to insure in this insurance?

**(In case of multiple objects, indicate the value and usage per object)*

No Yes, value and usage: SRD USD EUR

i. Where are the gas cylinders? indoors outdoors

j. Usage: permanently inhabited

not permanently inhabited, indicate reason

uninhabited, indicate reason

k. Is the house under construction? No Yes, how far advanced

l. Would you like your site separation to be insured also? No Yes

m. Does interception of flow take place? **(see definition of flow interception)* No Yes

****Definition flow interception: tapping current from one building to supply another building***

5. GENERAL INFORMATION

a. Have you ever had a loss claim? No Yes Which year?

b. Is there currently a loss claim pending? No Yes

If yes, type of loss

Pending at company

The extent of the loss amount expressed in money SRD USD EUR

Cause of the loss

c. Has there ever been a similar insurance or application denied or terminated by an insurance company? No Yes

If so, by which insurance company and why?

d. Do you have another similar insurance elsewhere? No Yes; if so,

Name insurance company

Policy number

Insured amount SRD USD EUR

Expiry date

e. Do you have anything of interest to mention? No Yes

SIGNING

You hereby acknowledge

- acceptance of the General conditions, the glossary and all for the insurance agreement(s) applicable special conditions. As you might know, these documents are available at Assuria Schadeverzekering N.V., further to be named Assuria and that Assuria, upon request, will send a copy to you, free of charge.
- that all information in the application form is completely and truthfully filled in and that you agree with everything mentioned above. This also applies to what is mentioned in article 320 Commercial Code.
- to accept that Assuria is entitled at any time to inspect your dwelling/home contents upon appointment.
- to accept that Assuria reserves the right to, in case of an incorrect coverage amount, to adjust the quotation or policy.
- Finally, to pay Assuria, all amounts due annually, for this insurance contract.

Concealment article

Article 320 of the Commercial Code reads: any wrong or false statement or any concealment of circumstances that are known to the policy holder, no matter whether this was done in good faith, which are of such nature that the agreement would not have been entered into or not on the same conditions had the insurer known about the true state of affairs, shall render void the insurance.

Surinamese legislation

This insurance is governed by the laws of Suriname and exclusively the Surinamese courts have jurisdiction to rule on disputes in this regard.

Date

Signature policy holder

Name and signature Assuria Agent

Annex 1 USE OF MATERIAL

	Category on the basis of use of materials				
Part of the house	Base material	Standard material (middle class)	Standard Plus material	Luxury material	Super luxury material
foundation	slab foundation	strips foundation/dishes	strips foundation/dishes with floor height of > 60cm above ground level	strips foundation/dishes with elevated foot	strips foundation with elevated foot, piles foundation
floor finish	concrete and wooden planks, wooden strips	single hard-baked glaze/enamel tiles	double hard-baked tiles,	double hard-baked tiles, laminate flooring, parquet	granite, marble, natural stone
inner walls	brick, plywood	brick, pvc	brick, wooden laths, cement board	brick 4"/6", glass 5-10mm	poured concrete walls, 6 " /laminated glass
outer walls (cladding)	brick, wood	brick, wood, pvc	brick, wood, cement board	brick, wood, composite, glass and partitions, poured concrete walls, artificial materials e.g. keralite plates, vinylplus tongue-and-groove planking, keralite cladding, milyt, eurotex	sandwich panels covered with marble granulates, solid granite, artificial granite etc., granite, marble, mosaic glass
ceilings	hardboard/plywood	plywood, pvc	pvc, gypsum	gypsum, wooden laths, perforated steel	gypsum ceilings with level differences, drop ceiling tiles
windows	shutters, wooden side hung windows, wood, glass combinations	horizontal and vertical sliding windows, colonial (wood or aluminium)	alu/glass windows, sliding windows, Alupro/Fernandes/ Kuldipsingh quality	security shutter windows, sliding windows, hung windows, awning windows, pivot - and falling windows	laminated glass, bullet-proof glass, projection windows, pivoted windows, parallel adjustment windows
doors	smooth, wooden laths	panel, wooden laths smooth	solid panel doors, metal louvre doors	panel, woodcarving, alu glass, metal security doors	hardwood doors (basralocus, ceder) woodcarving, alu glass, metal security doors
kitchen	plywood, stone, concrete	MDF, wood, hard plastic cover sheets	MDF, hardwood with tempered glass, artificial granite cover sheets	MDF, hdf, wood with quartz cover sheets, cooker hood, kitchen island	solid wood, hdf with granite, marble cover sheets, kitchen island and cooker hoods
plumbing/ sanitary fittings	simple standing toilets, faucets and sinks	simple standing toilets, faucets and sinks	standing/wall toilets, sinks	sinks, wall mounted toilet with built-in reservoirs, bathtub, faucets of grohe and sphinx etc. quality	jacuzzis, electronic sink faucets, faucets of grohe and sphinx quality etc., wall closets with built-in tanks, shower and steam rooms
roof	zinc corrugated sheets	zinc corrugated sheets, trapezoidal sheets	trapezoidal sheets	alu glass sun room, corrugated, trapezoidal roof tiles	shingles, bitumen, slates, polyester corrugated sheet, constructive (dormer windows), high hood, many roof areas
Insulation material (loft)	none	none	glass wool	glass wool, mineral wool, rock wool, xps, eps, composite foam etc	glass wool, mineral wool, rock wool, xps, eps, composite foam etc.
installations	1 phase 127/220V	2 phase 127/220V, fire alarm systems, wired internet	3 phase 127/220V, fire alarm systems, wireless internet	2 to 3 phase 127/220V, fire alarm systems, burglar alarm, wireless internet, cold/hot water installation, cable tv	Starting from 3 phase 127/220V, burglar alarm systems, cctv (closed circuit tv), fire alarm systems, wireless internet, cable tv, RWA, back-up systems, e.g. generator, cold and hot water installation
security	round bar (Ø6-Ø8)	round bar from Ø10 / □ 20-25 furniture or structural tubing	round bar from Ø12 / □ 25-30 furniture or structural tubing, wired burglar alarm system	stainless steel, cast iron	stainless steel, cast iron with patterns
cooling systems	window units	window, split units	split units	splitunits, casette units	splitunits, casette units, central cooling systems
Roof frame-works	simple (saddle/ shed roof)	envelope roof (4 angle rafters)	roof with at least 2 valley rafters	several roof areas with several angle and valley rafters	several roof areas with several angle and valley rafters

Annex 2 HOME CONTENTS LISTING

ASSURIA HOME CONTENTS INSURANCE

Fill in the attached specification for the contents insurance. Also applicable in case of changes in the home contents.

Standard home contents insurance amounts USD/EUR 15.000,- or the equivalent in SRD

Note: If the value is higher / lower than the value of the default coverage please indicate the insured amount in the column "Contents insured"

Currency USD EUR SRD

Policy number : _____ Date: _____

Name policy holder : _____

Risk address : _____

Phone : _____

Mobile : _____

E-mailaddress : _____

STANDARD COVERAGE	Standard value	Contents insured
Items	USD	USD/ SRD/ EURO
Living room		
Sofa set	1.000	
DVD-player/ Video	200	
Curtains / Sheet curtains / Blinds	500	
Lamps	500	
Audio equipment	500	
Telephones / mobiles (3X)	600	
Television / Flat screen / Plasma	750	
Carpet	500	
Kitchen / diningroom		
Toaster oven	100	
Dining set	500	
Gas stove	200	
Refrigerator	500	
Kitchen utensils	250	
Microwave	250	
Bedroom		
Airco / Window / Split unit (amount B.T.U.) 2X	1.000	
Beds and mattresses (3X)	1.200	
Chest of drawers	150	
Cosmetics	250	
Clothing	1.000	
Wardrobes(stand alone)	1.500	
Shoes	500	
Fan	50	
TOTAL/ TRANSPORT	12.000	

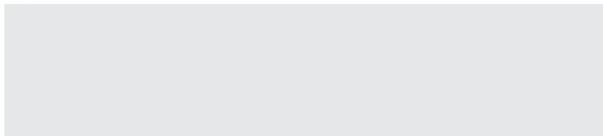
See continuation sheet contents list

continuation sheet contents list

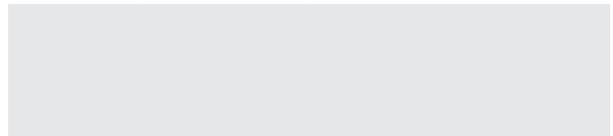
STANDARD COVERAGE	Standard value	Contents insured
Items	USD	USD/ SRD/ EURO
TRANSPORT	12.000	
Miscellaneous		
Computer with accessories or Laptop	1.000	
Tools	200	
Pressurized with accessories	1.000	
Vacuum cleaner	50	
Irion	50	
Patio chairs	250	
Washing machine (semi automatic)	200	
Bicycles	250	
Total in USD	15.000	
Special items		
Home theater		
Work of arts / paintings		
Study books		
Freezer / Cooler		
Dishwasher		
Boiler (amount litres) / Geyser		
Camera/digital camera		
Video camera		
Shutters		
Canopies		
Dish(es)		
Game consoles X-box, Playstation etc.		
Personal adornment <i>(specification required, if the value is greater than USD/EUR 1.500,- or the equivalent in SRD)</i>		
GENERAL TOTAL		

Arranged:

Signature policyholder



Name and signature Assuria Agent



Agent number:

