



**PERSONAL ACCIDENT POLICY
PROPOSAL FORM**

1. PERSONAL DETAILS

- (i) Name of the Proposer.....
- (ii) Occupation..... DOB..... ID Number.....
- (iii) Postal address.....(CODE)..... (Town/City).....
- (iv) Telephone..... Fax..... E-mail.....

2. PROPOSAL DETAILS

(I) Covers without Artificial Appliances Benefit - 4 options as follows:

BENEFITS	OPTION - A	OPTION - B	OPTION - C	OPTION - D
Accidental Death	100,000	250,000	500,000	750,000
PTD	75,000	200,000	400,000	600,000
Accidental Medical Expenses	50,000	50,000	75,000	100,000
Last Expense	20,000	50,000	75,000	100,000
Premiums per Person	250	500	750	1,000
Political & Terrorism Risks Premiums per person	50	100	150	200

(II) Covers with Artificial Appliances Benefit - 4 options as follows:-

BENEFITS	OPTION - E	OPTION - F	OPTION - G	OPTION - H
Accidental Death	100,000	250,000	500,000	750,000
PTD	75,000	200,000	400,000	600,000
Accidental Medical Expenses	50,000	50,000	75,000	100,000
Artificial Appliances	20,000	20,000	30,000	50,000
Last Expense	20,000	50,000	75,000	100,000
Premiums per Person	335	515	800	1100
Political & Terrorism Risks Premiums per person	70	105	160	220

Selected option

(III) Declared Family Members/Dependents (Nuclear Family)

FULL NAMES	DATE OF BIRTH	RELATIONSHIP	PHONE NUMBER	OPTION SELECTED

3. Period of cover: From To

4. Are you in good state of health and free from physical and mental defects or infirmity to the best of the proposer's knowledge and belief? YES NO

If not please give details.



6. Give particulars of all accidents which you have suffered during the last three years.
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Next of Kin Name.....
ID Number Contact.....

SPECIAL CLAUSES

- ◆ Worldwide limit
- ◆ Duty or Pleasure
- ◆ 24 hours cover
- ◆ Including winter sports (social)
- ◆ Trustee clause
- ◆ Disappearance clause - 12 Months
- ◆ Cancellation notice - 30 days
- ◆ Drugs exclusion not to apply where drugs are administered by a medical practitioner
- ◆ Exposure clause
- ◆ Hi-jack clause
- ◆ Mountaineering (excluding use of ropes and guides)
- ◆ Riot, strike and civil commotion
- ◆ Use of motor cycles – below 250cc
- ◆ Up to 85 years

EXCLUDED RISKS

- ◆ Aircrew duties
- ◆ Mountaineering/Speleology
- ◆ Child birth or pregnancy
- ◆ Football (except amateur soccer)
- ◆ Rugby football
- ◆ War and kindred risks
- ◆ Scuba diving
- ◆ Professional game hunting
- ◆ Steeple chasing and Equestrian competitions
- ◆ Racing Risks
- ◆ Winter sports
- ◆ Motor Cycling above 250cc
- ◆ Asbestos Exclusion Clause

Declaration

All statements in this application are true and complete to the best of my knowledge and belief and they shall form part of my contract with The Heritage Insurance Company (Kenya) limited.

Signature Date
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