



Money Proposal (supplementary to Your Commercial Property Proposal)

Nuku'alofa: Patco Building, Taufa'ahau Road

Phone: (676) 21105

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Some explanations or definitions applicable to the policy

Your Money insurance contract with Us is based on the information You disclose in Your Money and Commercial Property Insurance Proposals to Us.

The terms and conditions of Your Money insurance contract with Us are contained in the policy document that We will issue to You. There are important terms You need to understand in arranging Your insurance, some of which We have mentioned below to assist You. To see all the terms and conditions of the policy You can view a copy on Our web site or request a copy from Us prior to arranging this insurance.

Definitions

- Business Hours** means Your Office/Factory hours (including overtime) during which You, Your Principals or Employees entrusted with the Insured's Money are on the premises for the purpose of Your business.
- Money** means Current Coin Bank and Currency Notes, Cheques, Postal Notes, Money Orders, Travellers Cheques, Current Postage and Revenue Stamps all being Your own or held by You in Trust.
- Premises** means the building(s) or site(s) anywhere in Tonga which is/are either described above or within the signed Proposal Form and which is/are located within Tonga.
- Safe** means a purpose made receptacle manufactured and or built specifically for the storage and protection of money against theft and recommended by the manufacturer as suitable for the amount of money stored and insured by this policy.
- Strong Room** means a room manufactured and/or built specifically for the storage and protection of money against theft and recommended by the manufacturer as suitable for the amount of money stored and insured by this policy.

What You are insured for

- Loss of Money** subject to the limits of liability as set out in the Policy Schedule
- Loss or Damage** to any safe or strong-room or locked receptacle for which you are responsible as described in the policy schedule and subject to the limit of liability as shown in the policy schedule.

IMPORTANT NOTE

In order to insure against Money You must first insure Your Commercial Property with Us.

Questions answered on Your Commercial Property Proposal are material to this Money Proposal

1. INSURANCE COVER REQUIRED (Please specify the amount required for each Section)

	LIMITS OF LIABILITY
SECTION A - Money:	
(i) Whilst in Transit)
(ii) Whilst at any of your premises during business hours) \$
(iii) Whilst in a locked safe or strong-room at any of your premises outside business hours)
(iv) Whilst contained in a night safe at any Bank)
SECTION B - Money: (The standard limit is \$50. A higher limit will require additional premium)	
(i) Whilst in the residence of the Insured or any employee of the insured) \$50, Other \$
(ii) Whilst in your premises outside business hours and not secured in a locked safe or strong-room)
SECTION C - Safes and/or Strong-rooms and/or Cash Registers	\$

DEDUCTIBLE

Do you wish a premium discount in return for a deductible YES/NO. If yes state amount	\$
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2. DETAILS OF RISK AND SECURITY MEASURES

(Please complete for each location/premises. If there are more than 4 locations use an additional proposal form)

	SITUATION 1	SITUATION 2	SITUATION 3	SITUATION 4
Street Address				
Type of Business				
Distance from Bank				
Name of Bank				
Frequency of Banking				
Method of Transit				
Number of Cash Registers				
Safe Details;				
Make				
Date Purchased				
Cost Price				
Is safe fixed to building				
Weight				
Are security guards employed;				
During business hours				
Outside business hours				
Electronic alarm protection:				
Make				
Serviced By				
Monitored (Yes/No)				
Burglar Bars (Yes/No)				
Grills on all Openings (Yes/No)				
Deadlocks on all Doors (Yes/No)				
Approximate Annual Turnover				
Max. amount of cash on premises				
Percentage of cash sales				
Are Wages paid in cash (Yes/No)				
Amount of Wages Paid				

3. DECLARATION

I/We understand that:

- Dominion is relying on the answers to questions contained in Our Commercial Proposal to evaluate My/Our application for this insurance.
- I/We am/are obliged to inform Dominion of any information which may be material to its consideration of this application.
- Failure to provide any of this information or pay the premium may result in Dominion refusing to provide the insurance.
- I/We have read page 1 of this proposal application and have been offered the full policy document to read.

Signed by the proposer . _____ Date _____

Print your full name

OFFICE USE

	LIMITS OF LIABILITY	NO. OF LOCATIONS	TOTAL SUM INSURED	RATE	COMPANY PREMIUM	STAMP DUTY	TOTAL PREMIUM	PRO RATA
SECTION A								
SECTION B								
SECTION C								
TOTAL								