



CLAIM under Policy No. 01F..... for \$.....  
 Policy No. 01F..... for \$.....  
 Policy No. 01F..... for \$.....  
 Policy No. 01F..... for \$.....

I/We ..... now residing  
 at.....

being the insured under the above policy/policies hereby declare that at or about

(1) State the day of the week.

(1)  
 o'clock....., on..... the..... day of  
 (2)

(2) State the room or place where the fire originated

..... a fire occurred in the.....  
 on the premises situated at lot.....

(3) The whole occupancy of the premises must be stated

(3)  
 occupied by .....  
 (4)  
 and to the best of my/our knowledge and belief was caused by.....

(4) Any suspicion of the fire having been willfully set must be stated

and that the property mentioned overleaf was destroyed or damaged to the extent of the amounts stated.

(5)  
 I am/We are interested in the said property as.....

and that no other person or persons have any interest in the same except (5)

(5) Insert Owner, Mortgagee, Lessee, Purchaser Deposit, etc. as the case may be

and that at the time of the destruction or damage the said property was not insured with any other Insurance Company, at Lloyds, or otherwise, except as undermentioned:

Statement of all other insurances upon the property destroyed or damaged.

<u>Company</u>	<u>Policy No.</u>	<u>Amount</u>
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If there are no other Insurances write "None"

Signature of the Claimant.....

Date.....

Note: The claim (in detail) must be delivered to the Company within 14 days from the date of the destruction or damage, or such further time as the Company may in writing allow.

Please see back of this form for instructions regarding claims

**LIST OF PROPERTY DESTROYED OR DAMAGED BY FIRE**

A fire policy being a contract of INDEMNITY only, all claims must be based upon the ACTUAL VALUE of the property at the time of the fire, NO TRADE PROFIT whatever being included in the claim.

Description of items  (1)	Cost price of each  (2)	Value immediately previous to the fire  (3)	Value of Salvage  (4)	Amount claimed, i.e., actual loss after deduction of salvage value  (5)

I/WE..... of.....

.....by profession or occupation hereby declare that the

above is a full, true and particular account of the insured's loss by the said fire to property covered by the said policy/policies that nothing has been done or with the knowledge and consent of the Insured to violate the conditions of the policy/policies that all salvage has been properly credited in the statement of claim, and that the Insured is justly entitled to the amount claimed from the NORTH AMERICAN FIRE AND GENERAL INSURANCE COMPANY LIMITED.

I/We make this declaration conscientiously believing the same to be true and in accordance with the Statutory Declaration Ordinance.

DECLARANT.....

Declared to before me, at..... this..... day of.....

## **INSTRUCTIONS REGARDING CLAIMS**

The following particulars are required at the expense of the Insured: -

### **BUILDINGS**

- (1) An estimate under affidavit or declaration from a competent Carpenter or Contractor 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.
- (2) The value immediately before the fire of each of the buildings insured (exclusive of land), having regard to its condition and dilapidations.

### **FURNITURE AND STOCK**

- (1) List of articles damage or destroyed.
- (2) Cost price of each, and when bought.
- (3) Value of each at time of fire after deduction for depreciation by past wear and tear, or by time in stock.
- (4) Value of salvage if any.

### **IMPLEMENTS**

- (1) List of articles damaged or destroyed.
- (2) Cost price, and when bought.
- (3) Value at time of fire, after deductions for wear and tear.
- (4) Value of salvage, if any.
- (5) Cost of repairing any that are not entirely destroyed.

### **FOR PRODUCE (say Sugar, Rice, etc)**

- (1) Quantity destroyed, with market value at time of fire.
- (2) Deduction amount realized by sale of debris, if any.
- (3) Quantity partially damaged, with estimate of the deterioration.
- (4) Value of the whole amount of produce on the premises at time of fire.
- (5) Value of produce belonging to others at time of fire.

### **LIVE STOCK**

- (1) Market value at time of fire.
- (2) Value of hides and carcasses.
- (3) Where the claim is for an animal killed by lightning, a certificate will be required from a veterinary surgeon, or other competent parties, to the effect that the animal died by direct lightning stroke, and not by disease or by accident caused by fright.

### **SALVAGE (any of the property)**

The salvage should be protected from deterioration without removing the debris, until the claim is settled or permission is given by the Company for removal.