



Customer Details

Title: [ ] Surname: [ ] First Names: [ ] Other Names: [ ]
Date of Birth: [DD][MM][YYYY] Place of Birth: [ ]
Postal Address: [ ]
Email Address: [ ] Phone Number: [ ]
Fax No: [ ] Occupation: [ ]

Details Of Property To Be Insured

i) Location of Property to be insured: [ ]
ii) Sum insured (Representing full building cost such as debris removal, architect's fees, etc. are optional) a) Main Property: [ ]
(b) Out House(S): [ ] (c) Swimming Pool: [ ]
(d) Others (Please Specify): [ ] (e) Fence Wall: [ ]
iii) (a) Is the property a Bungalow [ ] House [ ] Flat [ ] Other [ ] (b) If a House or Bungalow [ ] Detached [ ] Semi Detached [ ] Other [ ]
(c) Is the house or Bungalow [ ] Owner Occupied [ ] Rented [ ] Part- Rented [ ] Other [ ]
If you ticked Other for "iii" please give full details: [ ]
iv) The property for which insurance is required is:
(A) Built of Brick, Stone or Concrete Yes [ ] No [ ]
(B) The roof constructed of slates, Concrete, Metal, Asbestos Yes [ ] No [ ]
(C) Wood Panel Outer Doors, Burglar Prevention Bars on windows Yes [ ] No [ ]
If you have answered No to any option above please give details: [ ]
v) Is the property
(a) Always occupied Yes [ ] No [ ]
(b) Guarded by watchman Yes [ ] No [ ]
If you have answered No to any question above please give details: [ ]
vi) Period of Insurance from: [ ] To [ ]

Details Of Content To Be Insured

Please specify items and their market values as per attached inventory schedule
Location of Property: [ ]

Employers Liability To Be Insured

Which of these Categories of your domestic employees do you intend to insure?
Indoor Servants Yes [ ] No [ ] How Many [ ] Drivers Yes [ ] No [ ] How Many [ ]
Outdoor Servants Yes [ ] No [ ] How Many [ ] Others Yes [ ] No [ ] How Many [ ]

Optional Covers Required

i) Do you wish to extend the insurance to cover personal accident to other members of the Family? Yes [ ] No [ ]
ii) Pedal Cycle Yes [ ] No [ ]
iii) Use of parts of the premises for business use Yes [ ] No [ ]
If you have answered Yes to any question above, Please give details: [ ]

Insurance History

i) Are any of the properties proposed for this insurance already insured? Yes [ ] No [ ]
ii) Has any company or underwriter declined any proposal for insurance by you or cancelled or declined to continue insurance at these premises or elsewhere? Yes [ ] No [ ]
If You have answered Yes to any question, Please give details: [ ]



POLICY NUMBER: HOLLARD/FNB/FEP/

**First National Bank**

# Home Insurance Policy Application Form

## Premium Payment

You must sign this section so that your premiums can be deducted from your bank account. If this section is not signed, you will not be covered!

I authorize First National Bank to draw on my bank account(as indicated below) the premium required in terms of the cover I have chosen.

Name of Account Holder:

Branch name:

Branch Code:  Account No:

Monthly Premium:  Annual Premium:

First Premium Amount(Paid)  Date:

Account Holders Signature:

## Declaration & Acknowledgement

I am aware of the need to disclose any facts ,which are likely to influence the acceptance or assessment of this proposal by First National Bank Ghana Limited. I agree that failure to disclose relevant facts may invalidate cover or may result in cover not operating fully. I agree that the above proposal shall be the basis of the contract between myself and First National Bank Ghana limited and I agree to abide by the terms and conditions of the Policy. I authorize First National Bank Ghana to renew my policy annually on my behalf.

I authorize First National Bank to draw on my bank account (as indicated below) the premium required in terms of the cover I have chosen.

I acknowledge receipt of the Policy Terms and Conditions (i.e policy wording) and interim schedule.

## No Liability Is Accepted By First National Bank Ghana Limited Until The Issue Of The Policy And The Payment Of The Premium.

Signature of Prosper:  Date:

Certified by:  Date:

## 1.0. Introduction

This Policy is evidence of a legal contract between Us, First National Bank and You, our insured. Your Policy is made up of the application (proposal form), any declarations, the policy schedule, this policy document and any endorsement(s). You must carefully read these documents together, to understand the cover and your responsibilities. If you do not comply with your responsibilities, it may result in Us refusing to pay a claim, and/or we may cancel your policy.

In exchange for your premium (what you paid for this policy), First National Bank will indemnify You for as set out in this policy and other related documents.

Information given to us orally or otherwise and in the application (proposal) and declaration forms constitute the basis of this contract. You must tell us of any change(s) in this information as soon as possible as failure to do so may affect our ability to adequately insure You.

## Guide to sections

- Definitions
- Section A: Building
- Section B: Content
- Section C: Personal Liabilities
- Section D: Personal Accident
- Section E: Optional Extensions
- General Conditions which apply to the whole Policy
- Claims
- Conditions
- Exclusions

## Definitions

To help you understand your Policy:

- a) Exclusions are printed in bold characters.
- b) Some words in your policy and schedule have been given a particular meaning wherever they appear. These words and their meanings are given below:

**We / Us / Company:** First National Bank Ghana Limited.

**You / Your / Yourself:** The person named as the policyholder in the Schedule and all permanent members of the policyholder's family.



**Buildings:** Your home situated within premises specified in the Schedule, constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete asphalt or any entirely incombustible mineral ingredients, - **Being for the purpose of this Insurance Standard Construction.** It also includes your domestic outbuildings and garages, swimming pools, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, drives, foot paths, garden wall/fence wall, gates, landlords fixtures and fittings.



**Home:** The private dwelling at the address shown in the Schedule together with its garages and domestic outbuildings.



**Contents:** Household goods, and all other personal property, tenant's fixtures and fittings (including interior decorations), radio and television aerials, satellite dishes, their fittings and masts, personal effects and valuables, all of which belong to You or for which You are legally responsible.

But not

- a) Any living creature, plants and trees
- b) Landlords fixtures and fitting
- c) Money, securities, certificates and documents
- d) Property more specifically insured by any other policy, such as Motor vehicles, caravans, trailers or watercraft or attached accessories
- e) Property held or used for any profession, business or employment



**Money:** Cash, bank and currency notes, cheques, money and postal orders, travelers cheques, postage stamps, saving stamps and saving certificates, premium bonds, luncheon vouchers, travel tickets, and phone cards.



**Endorsement:** An agreed change in the terms of this policy.



**Excess:** The amount to be deducted from any claim settlement. This is the first portion of the claim that You, the insured, bears.



**Period of Insurance:** The length of time for which this insurance is in force as shown in the Schedule.



**Schedule:** Is part of this insurance and is attached to the policy. It shows details of the policyholder(s), the location(s) and amounts insured, the period of insurance and the sections of this insurance, which apply.



**Your family:** Your spouse, children, parents and other relatives normally living with you.

**Uninsurable Risk:** means

- a) Wear, tear and depreciation
- b) Rot, fungus, woodworm, beetle, moth, insects and vermin
- c) Mechanical or electrical fault or breakdown
- d) Any process of cleaning, dyeing, renovating, altering, restyling, repairing or resorting
- e) Any other gradually operating cause



**Unoccupied:** At the time of loss or damage the building has not been lived by you or any member of your family or by any other person with your permission for more than 60 consecutive days.



**Premium:** The amount which You are required to pay as stated in the Schedule or any endorsement issued in terms of this Policy.

**Premium Due Date:** The due date by which Your Premium must be paid in order to obtain cover under this Policy.

**Premium Debit Date:** The day on which First National Bank will debit the Premium Payer's bank account.



**Theft:** Theft or attempted theft involving entry to or exit from the Building by forcible and violent means.

## Section A: Buildings

(Aa) This Section Covers the Buildings as defined above

### What is Insured

Bursting or overflowing of water tanks, apparatus or pipes

1. Aircraft or other aerial devices including items or articles dropped therefrom

2. Vandalism or Malicious Acts

But not

- a) Loss or Damage by any person lawfully in your home
- b) Loss or Damage by any paying guest or tenant
- c) After your home has been vacated or unoccupied for more than 60 consecutive days.

(Ab) This Section provides additional cover for Buildings as defined above.

We will pay for loss of or damage to the building caused by:

3. Fire, Lightning, Explosion or Earthquake

4. Riot, Civil Commotion, Labour or Political Disturbance

5. Collision with the building directly caused by any moving object originating outside your home, and not owned by you, members of your household or staff.  
But not loss of or damage to hedges, gates or fences by falling trees or branches

6. Tornado or Windstorm

But not loss of or damage to hedges, gates or fences unless specifically insured

7. Flood resulting from any flow or accumulation of water on the ground including the overflowing or deviation from their normal channels or either natural or artificial watercourses.

But not:

- a) Loss or damage resulting from Storm, Tempest, Subsidence and Landslip
- b) Loss or damage caused by the bursting or overflowing of water tanks, apparatus or pipes or overflowing of guttering and down-pipes or bursting or overflowing of municipal or other public water supply mains.

### 1. Plumbing Installation

We will pay for damage to any part of the plumbing installation in your home caused by bursting  
But not

- a) If the installation is outside your home or in an outbuilding
- b) Loss or damage due to rust, corrosion or wear and tear, defective design, faulty workmanship or defective materials
- c) After your home has been vacated or unoccupied for more than 60 consecutive days

We will pay a maximum of 5% of the sum insured under this section.

### 2. Service Pipes and Cables

We will pay for accidental damage for which you are legally responsible to underground drains, pipes, tanks and cables providing services to or from your home.

But not

- a) If the installation is outside your home or in an outbuilding
- b) Loss or damage due to rust, corrosion or wear and tear, defective design, faulty workmanship or defective materials
- c) After your home has been vacated or unoccupied for more than 60 consecutive days

We will pay a maximum of 5% of the sum insured under this section.

### 3. Glass and Sanitary Ware

Accidental breakage of fixed Glass in windows, in doors or in roofs, fixed ceramic hobs or fixed sanitary ware in your home.

But not

- a) If breakage was caused by any paying guest or tenant
- b) Loss or damage due to rust, corrosion or wear and tear, defective design, faulty workmanship or defective materials
- c) Chipping, scratching, disfigurement or discolouration
- d) After your home has been unoccupied for more than 60 consecutive days

We will pay a maximum of 5% of the sum insured under this section.

#### 4. Fees and Clearance Cost

We will pay;

a. the cost necessarily incurred with our consent to clear the site and make it and the building safe in the repair or reinstatement of the building following damage recoverable under this section.

b. the cost of architects, surveyors, consultants and legal fees

But not

a) Fees for preparing any claim under this Policy

We will pay a maximum of 5% of the sum insured under this section.

#### 5. Local Authority Requirements

We will pay the extra cost of reinstatement or repair of the damaged part of the building incurred solely to comply with any government or local authority requirement following damage recoverable under this section. We will pay a maximum of GH¢1,000 under this section.

But not if such requirement had been advised to you before the damage occurred.

#### 6. Alternative Accommodation and Rent

We will in addition to any other amount recoverable under this section

a) If you occupy your home,

The cost of reasonable alternative accommodation for you and your family during the period of repair or rebuilding of your home provided your home is unfit to live in but not exceeding a period of six calendar months

b) If your home is lent or let,

Rent you would have received but lost while your home is unfit to live in following damaged recoverable under the period of repairs or rebuilding of your home but not exceeding a period of six calendar months.

Any claim payment will not be more than the amount shown in the schedule for the period of insurance.

#### 7. Guest and domestic employees' property

We will indemnify your guest or full-time domestic employee for loss of household goods and personal effects from inside the Dwelling, which are not insured elsewhere, provided that loss of property resulted from a burglary.

We will not be liable for Loss of:

a) Money;

b) Conversion bonds, etc.

We will pay a maximum of GH¢1,000 under this section.

(Ac) Conditions applicable to Section A (Buildings) only

#### Basis of claims settlement

1. We will pay the cost incurred in reinstatement or repair of that part of the building(s) which is damaged or destroyed by any of the cause insured by this section without any deduction or wear and tear provided that at the time of such damage, the building(s) are in good state of repair and the sum insured is equal to the reinstatement value of the building(s)

2. We will not pay any reduction in the market value of your home resulting from reinstatement or repair of or damage to the building(s).

3. If the damage to the building(s) is not repaired or the buildings are not in good state of repair, then we will pay at our option:

a. The cost of reinstating the damage less a deduction for any wear and tear or betterment, or

b. The difference between the sale value of your home in the open market immediately prior to the damage and its residual value following such damage.

4. The most we will pay for anyone claim will be the total sum insured shown in the Schedule.

5. Any claim settlement for loss or damage will be reduced by the amount of any excess shown in the Schedule.

### **YOUR LEGAL LIABILITY AS PROPERTY OWNER**

1. We will pay all sum for which you become legally liable arising solely from your ownership of home and its land for accidental

i. Death of or bodily injury to any person

ii. Loss or damage to material property

Occurring during the period of insurance shown in the Schedule

But not liability

i. For death of or bodily injury to any member of your family or domestic staff

ii. For damage to property belonging to or in the custody or control of you, your family or domestic staff

iii. Arising from

a. Any profession, business or employment

b. Any agreement unless that liability would have existed otherwise

c. Ownership of any land or building

d. Occupation of any land or building other than your home

e. The ownership possession or use of any:

i. motor vehicle other than motorized gardening equipment

ii. caravan while being towed

iii. watercraft, hovercraft or aircraft other than hand propelled or models

iv. any living creature other than domestic animals

Any claim payment resulting from one incident will not be more than GH¢ 750.00 for the period of insurance.

For domestic animals' liability shall be limited to

GH¢500.00 any one claim and in aggregate.

2. We will also not pay costs, expenses and legal fees necessarily incurred with our written consent subject to a Limit of 15% of the claim amount.

## **Section B: Content**

(Ba) This Section Covers the Contents as defined above

### **What is Insured**

We will pay for loss of or damage to the contents while your home caused by:

1. Fire, Lightning, Explosion or Earthquake

2. Riot, Civil Commotion, Labour or Political Disturbance

3. Collision with the building directly caused by any moving object originating outside your home, and not owned by you, members of your household or staff. But not loss of or damage to hedges, gates or fences by falling trees or branches

4. Tornado or Windstorm

But not loss of or damage caused by windstorm or coincidental rain damage unless the storm first creates an opening in the building.

5. Flood resulting from any flow or accumulation of water on the ground including the overflowing or deviation from their normal channels or either natural or artificial watercourses.

But not

a. Loss or damage resulting from Storm, Tempest, Subsidence and Landship

b. Loss or damage caused by the bursting or overflowing of water tanks, apparatus or pipes or overflowing of guttering and down-pipes or bursting or overflowing of municipal or other public water supply mains.

6. Aircraft or other aerial devices including items or articles dropped therefrom.

7. Theft or other attempted Theft involving entry into or exit from the premises by violent and forcible means.

But not

a. Items in the open

b. Loss or damage by any person lawfully in your home



- c. Loss of money
- d. After your home has been unoccupied for more than 60 consecutive days
- e. Loss or damage by any paying guest or tenant
- f. Loss by deception other than deception used solely to enter your home

#### 8. Vandalism or Malicious Acts

But not

- a. Loss or damage by any person lawfully in your home
- b. After your home has been vacated or unoccupied for more than 60 consecutive days
- c. Loss or damage by any paying guest or tenant

#### 9. Contents in the Garden

Loss or damage to the contents from any cause insured by paragraph (Ba) of this section while in the open and within the boundaries of your home and its land

But not

- a. after your home has been unoccupied for more than 60 consecutive days
- b. more than GH¢ 300.00 in respect of any one claim

#### 10. Contents away from your Home

Loss or damage to the contents from any cause insured by Paragraph (Ba) of this section whilst temporarily removed but still within Ghana;

- a. In a bank safe deposit, occupied private dwelling or caravan, or any building where you or any member of your family work or reside

But not

- a. loss by deception
  - b. loss from unattended vehicle
  - c. to an item in transit not adequately packed or secure given the nature of the item and the means of transport
- Any Claim payment will not be more than 15% of the sum insured of contents but not exceeding GH¢300.00 for one item pair or set.

### (Bb) Conditions Applicable to Section B (Contents) only

#### Basis of Claims Settlement

1. For any one item of content or part of a set, pair or suit (clothing) lost or damaged, we will at our option
  - a. Pay the cost of replacing the item or part of a set or
  - b. Replace the item or part of a set or
  - c. Pay the cost of repairing the item or part of a set or

d. Make a cash payment but not pay the cost of replacing any undamaged companion pieces which form part of a set or suit.

2. A deduction will be made for any wear and tear or betterment in any claim settlement for

- a. Clothing
- b. Any item or part which is not replaced or repaired

3. When an item in the Schedule shows the evidence of value and the Serial Number has been produced, the sum insured will be accepted by us as the basis of any claim settlement.

4. The most we will pay for any one claim will be the total sum insured on contents shown in the Schedule subject to the following limits

- a. The sum insured by any item
- b. Gh100.00 for anyone article unless otherwise specified in the Schedule.

5. The sum insured will not be reduced by a claim payment unless the claim relates to the total loss of any specified item

6. Any claim settlement for loss or damage will be reduced by the amount of any excess shown in the Schedule.

7. It is declared and agreed that no one article is valued more than 2% of the sum insured unless itemized at inception of the policy.

8. If you claim for an item specified in your schedule, you will need to provide proof of the item's value. We recommend that you keep copies of valuations, receipts, photographs and instruction booklets to help you do this

#### 9. Pairs and Sets Clause

Where any insured item consists of articles in a pair or set this Policy is not to pay more than the value of any particular part or parts which may be lost, without reference to any special value which such article or articles may have as part of such pair or set; nor more than proportionate part of the insured value of the pair or set.

## Section C: Personal Liability

We will pay all sums for which you or any member of your family becomes legally liable as occupiers of your home or in any other personal capacity for accidental:

- a. Death of or bodily injury in any person
- b. Loss of damage to material property occurring during the period of insurance shown in the Schedule.

But not liability

- i. For death of or bodily injury to nay member of your family or domestic staff
- ii. For damage to property belonging to or in custody or control of you, your family or domestic staff
- iii. Arising from

1. Ownership of any of and or building
2. Occupation of any land or building other than your home
3. Any profession or employment
4. An agreement unless that liability would have existed otherwise
5. The ownership possession or use of any
  - a. Mote or vehicle other than motorized gardening equipment
  - b. Caravan while being towed
  - c. Watercraft, hovercraft or aircraft other than propelled or models
  - d. Any living creature other than domestic animals
6. The transmission of any communicable diseases

Any claim payment resulting from one incident will not be more than GH500.00 unless otherwise stated in the Schedule.

## Section D: Personal Accident

We will pay to you or your legal personal representative the sum or sums referred to below (unless otherwise stated in the Schedule ) if during the period of Insurance you sustain bodily injury caused by violent accidental external and visible means resulting directly and independently of any other cause with twelve calendar months in death disablement or expenses as described below.

### Benefits

a. Death	GH¢ 2,000.00
b. Total and permanent disablement from Attending to or following your normal Business or occupation	GH¢ 500.00
c. Medical Expenses	GH¢ 100.00 per month up to three (3) calendar months

Provided that

- i. Loss of a limb shall mean loss actual physical severance at or above the wrist or ankle or total and permanent loss of use of entire arm or entire leg.
- ii. The total sum payable in respect to anyone occurrence under this Section shall not exceed the sum insured under Benefit(a) – Death.

### SPECIAL CONDITION TO SECTION E – PERSONAL ACCIDENT

- a. You shall before any renewal of this Policy, give notice to us of any sickness or physical defect or infirmity of which you have become aware during the preceding Period of Insurance.
- b. You must give us notice in writing of any bodily injury which may give rise to claim under this Section together with full particulars of both the occurrence and the injury immediately in the case of death or within twenty-one days of the occurrence if the injury is not fatal.

All reports, certificate and information required by us shall be furnished at your expense and shall be in such form as we shall prescribe.

You shall from time to time submit yourself to medical examination at our expense as may be required in connection with any claim. In the case of death where any reasonable doubt exists to the cause of the death, a qualified medical practitioner appointed by us shall be allowed to make a post-mortem examination of the insured.

## Section E: Optional Extensions

### 1. Liability to Domestic Employees

We will pay all sums, which you become liable to pay including expenses and legal fees (with our written consent) under the Workmen's Compensation Law 1987 (PNDC) or at common law for accidental death of or bodily injury to domestic staff employed by you occurring during the period of insurance shown in the Schedule.

### 2. Personal Accident to You

You may opt to increase your Personal Accident limit under the Policy if you sustain accidental bodily injury or death, we will pay to you or your legal representative benefits as shown on the Schedule.

### 3. Business Use Extension

Cover under this Policy is now extended to include the under listed business assets contained in the premises described in the Schedule of the Policy:

Description of Value Asset /value	What is not Insured
1. <b>Buildings</b>	As noted in Section (Aa) and Section (Ab)
2. <b>Business Equipment</b> <ul style="list-style-type: none"><li>• Fax machines</li><li>• Desk top Computers</li><li>• Office furniture</li><li>• Stationery, etc.</li></ul>	As noted in Section (Ba) & (Bb)
3. <b>Trade Contents</b> <ul style="list-style-type: none"><li>• Stock in trade</li></ul>	
4. <b>Liability</b>	As noted in Section (Bd)

#### 4. Pedal Cycles

What is Insured	What is not Insured
<p><b>A Loss or Damage</b></p> <p>Accidental loss of or damage to pedal cycles and their accessories belonging to you or any member of your family.</p>	<ul style="list-style-type: none"><li>a) Loss or damage to<ul style="list-style-type: none"><li>i. tires or accessories unless the cycle is lost or damaged at the same time</li><li>ii. the cycle while being used for racing, pace making or trials</li><li>iii. cycle more specially insured by any other Policy</li></ul></li><li>b) loss or damage caused by<ul style="list-style-type: none"><li>i. theft<ul style="list-style-type: none"><li>1. by deception</li><li>2. unless when unattended the cycle is in a locked building or immobilized by a security device</li></ul></li><li>ii. confiscation or detention by customs or other official</li></ul></li></ul>

## GENERAL CONDITIONS

### Claims conditions which apply to the whole policy

#### 1. Notification of a Claim

When you become aware of a claim or potential claim under this policy you must give us notice in writing as soon as reasonably possible

#### 2. Loss or Damage Claims

For any loss or damage claim you must

- a) At your expense provide us with such information and evidence as we may request including written estimates and proof of ownership or value
- b) Notify the police immediately of any loss or damage by deception, theft, attempted theft, vandalism, malicious acts, riots or civil commotion or if any property has been lost outside your home
- c) Not arrange any replacement or repair (other than emergency repairs to prevent further loss or damage) without our consent.

#### 3. Liability Claims

For any liability claim you must

- a) send us any letter, claim, writ or summons in connection with the claim or potential claim immediately it is received
- b) Not admit, deny, negotiate or settle a claim without our written consent

#### 4. Abandonment

No Property may be abandoned to us

#### 5. Enforcing your Rights

We may at our expense and in your name take any steps necessary to enforce your rights against any other person either before or after we pay a claim

#### 6. Other Insurances

If there is any other insurance covering the same loss, damage or liability we will only pay our proportionate share.

### Conditions which apply to the whole policy

#### 1. Policy terms and conditions

Your and any other person entitled to benefit under this policy must comply with its terms, conditions and endorsement.

#### 2. Prevention of loss

Your must take all reasonable steps to

- a) Prevent loss, damage or accident
- b) Maintain the insured property in sound condition and good repair

### 3. **Cancellation**

- a) You may cancel the policy by giving us written notice and we will make a refund of premium paid for any unexpired period of Insurance, on the customary short-term basis, provided that no claim or loss has arisen in the current period of Insurance.
- b) We may cancel the policy by sending seven days written notice to you at the address last known to us and we will make a proportionate refund of premium paid for any unexpired period of Insurance provided that no claim or loss has arisen in the current Period of Insurance.

### 4. **Payment of Premium**

No Premium No Cover

This policy is conditional upon and will only commence following the payment of the first premium. The first premium must be made at the time of taking the Policy.

Where payment of premium is not made, we will assume that it is your intension to cancel the Policy and any cover otherwise provided by this policy will be inoperative from the date such payment was due.

### 5. **Auto Renewal**

When your policy is due for renewal we may offer to renew it for you automatically – this saves you the worry of remembering to call us before the policy expires. If we offer to do this for you we will contact you before the policy expires with full details of your next year's premium and policy conditions. If you do not want to renew this policy, all you need to do is notify us by giving us a call or in writing.

### 6. **Fraud**

If any claim or part of a claim is made fraudulently or falsely, the policy shall become void and all benefits under this policy will be forfeited.

### 7. **Arbitration**

All differences arising out of this policy shall be referred to arbitration in accordance with the provisions of the Arbitration Act in force at the time of the difference.

### **Exclusions which apply to the whole policy**

This policy does not cover

#### 1. **Radioactive contamination**

Any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by

- a) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

## 2. **War risks**

Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection or military or usurped power

## 3. **Sonic bangs**

Loss or damage caused by pressure waves from aircraft or other aerial devices traveling at sonic or supersonic speed

## 4. **Existing damage**

Any loss or damage occurring before cover commences

## 5. **Pollution or contamination**

Any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by pollution or contamination, unless arising from:

a) Leakage of oil from any fixed heating installation or from any domestic appliance in your home

## 6. **Terrorism**

Any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by terrorism.

Terrorism is defined as the use of biological, chemical or nuclear force or contamination by any person(s) or group(s) of persons, whether acting alone or in connection with any organization(s) or government(s), whether or not committed for political, religious or ideological purposes, including the intention to influence any government or to put members of the public in fear.

## 7. **Failure of computer and electrical equipment, appliances or installations**

Damage or consequential loss directly or indirectly due to:

a) The failure of any computer or the electrical equipment or component to recognize correctly any date as its true calendar date

b) Computer viruses

## 8. **Electrical Installation clause**

Any loss of or damage to any Electrical Machine, Apparatus arising from Self-ignition short circuiting over-running, excessive pressure, up-surfing, leakage of electricity.



Note: This section does not form part of the policy and is provided for information purposes only.  
To communicate with Hollard in connection with this policy kindly contact:

**Bancassurance Desk**

First National Bank Ghana Limited  
PO Box TU23  
Accra  
Ghana

**Physical address**

6th Floor  
Accra Financial Centre  
Cnr of Independence and Liberia Ave  
Ridge  
Ghana

**Digital Address**

GA-107-2442

**Tel:** 0242435050

**E-mail:** info@firstnationalbank.com.gh or Bancassurance@firstnationalbank.com.gh

Visit your nearest First National Bank Ghana – branch or website to obtain a claim form.

Only original documentation will be accepted. In the event that the original is not available, only certified copies will be accepted. Documentation can be e-mailed so that the administrator can start processing the claim. However, the original documentation still has to be received by the administrator before payment of the claim can be made. The administrator will advise on how the original documentations can be submitted.

First National Bank shall at all times have the right to inspect all documents relating to the policy and will communicate with you, or appointed Executor regarding any problems with the documentation.

Complaints Procedure

If you have a complaint about this policy, you could complain in the first instance to:

First National Bank Ghana Call Center on 0242435050

**Head Office**

**Postal address**

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**Underwritten by:**

**Hollard.**