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Burglary Insurance Policy

You are in safe hands

Welcome to your Burglary Insurance Policy

Dear Esteemed customer,

On behalf of MAYFAIR INSURANCE COMPANY RWANDA Ltd I would like to thank you for choosing us as your insurer.

Our commitment is to the policyholder quality service and suitable insurance products, such as the one you have purchased.

This policy is a document. It is the evidence of the contract that we have made with each other. Please read it carefully and if you have any questions, contact your intermediary (if any) or us.

Remember that we will reward you for being claims free as per the No-Claims Discount Clause.

Yours faithfully,

General Manager / Underwriting Manager.

Mayfair Insurance Company Rwanda Ltd

BURGLARY INSURANCE POLICY

Policy Number: _____

Period of Insurance: From: _____ To: _____

(Both dates inclusive) And any subsequent period for which the Insured shall pay and the Company shall accept a renewal premium.

IMPORTANT NOTES

1. Please read this Policy document carefully. If you find that the Policy does not meet your requirements please contact us or write to us and return the document to the Company within 30 days with your suggestions for consideration.
2. Any material change affecting the property Insured by this Policy must be advised to the Company immediately.
3. In the event of any loss or damage to the Insured property, immediate notice should be given to the Company. Prompt reporting of a loss is important for preserving evidence that may be critical in determining admissibility of the claim and amount payable. You shall comply with all the conditions of this Policy. In the event of a claim, you shall provide all facts, information and supporting documentary evidence to enable the Company to process your claim.
4. Feel free to contact us in case of any future insurance needs or questions.
5. This Policy is not transferable.

Whereas the Insured described in the Schedule hereto has applied to **MAYFAIR INSURANCE COMPANY RWANDA LIMITED** (hereinafter called "the Company") by a proposal and declaration (dated as stated in the Schedule hereto) which the insured has agreed shall be deemed to be of a promissory nature and effect and the basis of this Contract and which is deemed to be incorporated herein and has paid or agreed to pay the premium stated in the Schedule hereto as consideration for the indemnity hereinafter contained for the period of insurance stated in the Schedule hereto.

Now this Policy Witnesseth that if at any time during the said period or during any other period for which the Company may accept payment for the renewal of this Policy.

- (a) The property described in the Schedule hereto or any part thereof shall be lost destroyed or damaged by Theft following upon an actual forcible and violent entry into or exit from the Premises by the person or persons committing such theft:
Or
- (b) Any damage failing to be borne by the Insured which shall be caused to the Premises described in the Schedule hereto following upon or occasioned by an actual forcible and violent entry into or exit from the premises or any attempt thereat by the person or persons committing or attempting to commit such theft.

and conditions contained herein or endorsed hereon

pay or make good to the Insured such loss to the extent of the intrinsic value of the property so lost or such damage to the amount so sustained. Provided that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the Schedule hereto to be insured thereon or in the whole the total sum insured hereby.

Provided always that no insurance shall be held to be effected until the premium due thereon shall have been paid and accepted in full and that the due observance and fulfillment of the terms and conditions of this Policy in so far as they relate to anything to be done or not to be done by the Insured shall be a condition precedent to any liability of the Company under this Policy and in this respect time shall be the essence of the contract.

EXCEPTIONS

1. This Policy does not cover the following unless specifically insured by the Policy:-
 - (a) Goods held in trust or on Commission, Gold or Silver Articles, Watches, Jewellery, Precious Stones, Medals, Coins, Curios, Sculptures, Manuscripts, rare Books, Plans, Patterns, Models, Moulds and Designs.
 - (b) Deeds, Bonds, Bills of exchange, Promissory Notes, Money (Currency Notes) or Securities for Money, Stamps, Business Books or Documents of title to property.
2. This policy shall not extend to nor cover:
 - (a) Loss or Damage by Fire howsoever caused.
 - (b) Loss of or Damage to Plate Glass whether forming part of the premises or otherwise.
 - (c) Loss of money and/or other property abstracted from the safe following use of the key to the said safe or any duplicate thereof belonging to the Insured unless such key has been obtained by assault or violence or any threat.

- (d) Loss or damage to or arising from or occasioned by any member of the Insured's family or employees or any person lawfully on the premises or where such loss or damage has been expedited or in any way assisted or brought about by any inmate or member of such household or business staff as principal or accessory or through connivance of above persons with outsiders.
- (e) Loss or Damage which either in origin or extent is directly or indirectly, proximately or remotely, occasioned by or contributed to by or arises out of or in connection with Earthquake, Volcanic eruption, typhoon, hurricane, tornado, cyclone, or other convulsion of nature or atmospheric disturbance, or war invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law or stage of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege. Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions. In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of these conditions covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

3 (i) This Policy does not cover

- (a) Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss.
 - (b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination or radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
- (ii) The indemnity or compensation provided by this Policy shall not apply to nor include any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

4. This Policy shall cease to attach:-

- (a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights;
- (b) If the insured shall cause or suffer any material alterations to be made in the premises or anything to be done whereby the risk is increased.
- (c) To any property insured which shall be removed from the premises in which it is herein stated to be safe so far as is expressly provided for in the policy or these Conditions.
- (d) If the interest of the Insured in the property shall pass to others otherwise than by will or Operations of Law the policy shall be deemed to be in-operative unless in every case the consent of the Company to the continuance of the Insurance thereon is obtained and signified by a Memorandum made on the policy by or on behalf of the company.

Conditions

1. All Notices and Communications in relation to this Policy are to be sent to the Company in writing. No receipt for renewal premium is valid except on the Official form issued by the Company and no Endorsement on this Policy or alteration in the terms thereof is valid unless countersigned by an authorized Official of the Company or by the Agent acting under Power of Attorney from the Company.
2. On the happening of any Loss or Damage the Insured shall forthwith give notice thereof in writing to the Police and also to the Company detailing the circumstances of the case and shall within seven days after such Loss or Damage shall have come to the Insured's knowledge and at the Insured's own expense deliver to the Company a Claim in writing and containing as particular an account as may be reasonably practicable of all the property lost or damaged and of the amount of the loss and Damage in respect thereof respectively having regard to its value at the time of the Loss or Damage and also of the damage (if any) to the Premises. The Insured shall also produce and give to the company when where and to whom and in a manner required by the Company and at the insured's own expense all such Books of Account Vouchers Invoices Documents proofs and information as may be reasonably required and the Insured shall be bound to satisfy the Company by such reasonable evidence as the Company may require that the Loss or damage claimed for has actually arisen from one of the causes insured against and that the property in respect of which a claim is made is not merely mislaid or missing.
3. The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any fraudulent statement or device whether by the Insured or by any person on behalf of the Insured nor if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material.
4. The Company shall at any time before payment of a Claim and notwithstanding that an offer of settlement has been made instead of paying the amount of the Loss or damage in respect of any Property of the Premises may make it good by reinstating or replacing any of the Property stolen or repairing the Premises damaged or such items or parts thereof as the Company may think fit and paying the amount of the Loss or Damage in respect of the residue of such Property or Premises. Provided that if the Company elects to replace any Property or

Premises exactly and completely but only to do so substantially or nearly as circumstances permit and in a reasonably sufficient manner. In case where any of the Property or Premises is insured elsewhere the Company may join with any other Insurance Company or Insurers in replacing or reinstating the same.

5. If the Property hereby Insured shall at any time of the happening of any loss destruction or damage be collectively of greater value than the sum insured thereon then the Insured shall be considered as being his own Insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item if more than one of the policy shall be separately subject to this Condition.
6. The Insured upon becoming aware of any Loss or Damage in respect of which a claim is or may be made shall take all practicable steps to discover the person by whom the Property was stolen or the premises damaged and to prosecute and obtain the conviction of such persons for the offence and to trace and recover any Property stolen.
7. If at the time of any Loss or damage there shall not be any other subsisting insurance against such Loss or Damage the Company shall not be liable for more than its rateable proportion of such Loss or Damage.
8. The Insured and any Claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity

from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any Loss or Damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

9. The Company may cancel this Policy by giving to the insured seven days notice in writing and in such event will return to the insured the premium paid less the pro-rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the insured on seven day's notice and provided no claim has arisen during the period of insurance the insured shall be entitled to a return of premium less the premium at the short period scale of rates of the Company for the period this Policy has been in force. Any such notice shall be deemed to have been sufficiently served if:-
 - a. Sent to the insured or his insurance agent or broker at the last known postal address by Registered Post or
 - b. Delivered to the last known place of abode or business of the insured or his insurance agent or his broker or
 - c. Delivered personally to the insured or his insurance agent or broker or
 - d. The Company caused such notice being published in a daily newspaper of wide description in Rwanda.
10. If any difference arises as to the amount of any loss or damage, liability having been admitted by the Company, such difference shall independently of all other questions be referred to an arbitrator to be appointed at the place of issue of this Policy in writing, by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two disinterested persons as Arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two calendar months after receipt of notice in writing requiring an appointment the other party shall be at liberty to appoint a sole Arbitrator and in case of disagreement between the Arbitrators the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the references and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not revoke or effect the authority or powers of the Arbitrators or Umpire respectively and in the event of the death of an Arbitrator or Umpire another shall in each case be appointed in his stead by the party or Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The cost of the reference and of the Award shall be in the discretion of the Arbitrator Arbitrator(s) or Umpire making the Award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the Award by such Arbitrator or Arbitrators or Umpire of the amount of the loss or damage if disputed shall be first obtained.
11. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been made the subject matter of suit in a Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

This Policy is also subject to the following:

- (1) It is hereby agreed by and between the parties that any dispute of claim arising out of or under or in connection with this Policy if triable by a Court of Law shall be tried and determined by the court having jurisdiction over the place where this policy has been issued and according to the laws (including procedural and limitation laws) of the country in which the policy is issued. It is further agreed and recorded that any monies payable under in respect of this policy shall be payable subject to the Laws of Republic of Rwanda only in the local currency of the place where the policy is issued or premium is received.
- (2) It is hereby agreed and declared notwithstanding anything to the contrary contained in this policy that

it is a condition precedent to any liability on the part of the Company for any loss or damage whatsoever that there shall be actual visible damage caused to the premises or part thereof by or connected with violent and forcible entry into or exit from the premises.

- (3) (i) Warranted that the Insured keeps and during the whole of the currency of the policy shall keep a complete set of Books, Accounts, Stock Sheets or Stock Books showing a true and accurate record of all business transactions and stock in hand.

The warranty applies separately to each and every business or branch of the business. Transfers of goods from one premises to another shall be a business transaction within the meaning of this warranty.

- (ii) On the happening of any loss or damage to any of the property insured by this Policy, the Company may:

- (a) Enter, take and keep possession of the building or premises where the loss or damage has happened:
- (b) Take possession of or require to be delivered to it any property of the Assured in the building or on the premises at the time of the loss or damage:
- (c) Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same:
- (d) Sell any such property of the same on account of whom it may concern.

The powers conferred by this Condition shall be exercisable by the Company at any time until notice in writing is given by the Assured that he makes no claim under the policy or, if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or: purported exercise of its powers hereunder: incur any liability to the Assured or diminish its right to rely upon any of the conditions of this Policy in answer to any claim.

If the Assured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its powers hereunder, all benefit under this Policy shall be forfeited.

The Assured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

- (iii) In no case whatever the Company will be liable for any loss or damage after the expiration of six months from the happening of the loss or damage unless the claim is subject to pending action or arbitration.

4. PREMIUM PAYMENT WARRANTY

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that the indemnity provided by this policy will only apply on payment of full premium to the Company in accordance with the provisions of the regulations issued by the National Bank of Rwanda failure to which cover lapses.

Subject otherwise to the terms conditions limitations and exceptions of the policy.

5. ELECTRONIC DATE RECOGNITION CLAUSE

Section 1

This Policy does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:

- a. the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations by any computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not; or
- b. any change, alteration or modification involving the date change to the year 2000 or any other date change, including leap year calculations, to any such computer system, hardware, programme or software or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

However, this section shall not apply in respect of physical damage occurring at the insured's premises arising out of the perils of fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, hurricane, cyclone, riot, strike, civil commotion, vandalism, malicious mischief, earthquake, volcano, tsunami, freeze or weight of snow.

Section 2

Notwithstanding Section 1 above, this reinsurance does not cover any costs and expenses, whether preventative, remedial or otherwise, arising out of or relating to change, alteration or modification of any computer system, hardware, programme or software or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the insured or not.

Section 3

The date change to the year 2000, or any other date change, including leap year calculations, shall not in and of itself be regarded as an event for the purposes of this insurance.

6. TERRORISM EXCLUSION CLAUSE

The insurance provided under this Policy shall not apply to the following:

Any loss, cost or expense arising out of or related to, either directly or indirectly, any "Terrorist Activity," as defined herein. This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the loss, cost or expense. For the purposes of this exclusion,

- A. "Terrorist Activity" shall mean any deliberate, unlawful act that:
 1. is declared by any authorized governmental official to be or to involve terrorism, terrorist activity or acts of terrorism; or
 2. includes, involves, or is associated with the use or threatened use of force, violence or harm against any person, tangible or intangible property, the environment, or any natural resources, where the act or threatened act is intended, in whole or in part, to
 - (a) promote or further any political, ideological, philosophical, racial, ethnic, social or religious cause

- or objective of the perpetrator or any organization, association or group affiliated with the perpetrator;
 - (b) influence, disrupt or interfere with any government related operations, activities or policies;
 - (c) intimidate, coerce or frighten the general public or any segment of the general public; or
 - (d) disrupt or interfere with a national economy or any segment of a national economy; or
3. includes, involves, or is associated with, in whole or in part, any of the following activities, or the threat thereof:
- (a) hijacking or sabotage of any form of transportation or conveyance, including but not limited to spacecraft, satellite, aircraft, train, vessel, or motor vehicle;
 - (b) hostage taking or kidnapping;
- (c) the use of any biological, chemical, radioactive, or nuclear agent, material, device or weapon;
- (d) the use of any bomb, incendiary device, explosive or firearm;
 - (e) the interference with or disruption of basic public or commercial services and systems, including but not limited to the following services or systems: electricity, natural gas, power, postal, communications, telecommunications, information, public transportation, water, fuel, sewer or waste disposal;
 - (f) the injuring or assassination of any elected or appointed government official or any government employee;
 - (g) the seizure, blockage, interference with, disruption of, or damage to any government buildings, institutions, functions, events, tangible or intangible property or other assets; or
 - (h) the seizure, blockage, interference with, disruption of, or damage to tunnels, roads, streets, highways, or other places of public transportation or conveyance.
- B. Any of the activities listed in section A (3) above shall be considered Terrorist Activity except where the Insured can conclusively demonstrate to the Company that the foregoing activities or threats thereof were motivated solely by personal objectives of the perpetrator that are unrelated, in whole or in part, to any intention to
- 1. promote or further any political, ideological, philosophical, racial, ethnic, social or religious cause or objective of the perpetrator or any organization, association or group affiliated with the perpetrator;
 - 2. influence, disrupt or interfere with any government related operations, activities or policies;
 - 3. intimidate, coerce or frighten the general public or any segment of the general public; or
 - 4. disrupt or interfere with a national economy or any segment of a national economy.

7. TERRORISM EXCLUSION CLAUSE FOR CONTAMINATION AND EXPLOSIVES

It is agreed that, regardless of any contributory causes, this Policy does not cover any loss, damage, cost or expense directly or indirectly arising out of

- a) biological or chemical contamination
- b) Missiles, bombs, grenades, explosives

due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this reinsurance the burden of proving the contrary shall be upon the Insured.

8. War, Civil War, Political Risk and Terrorism Exclusion Clause

The following shall be excluded from this Policy:

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
2. Abandonment and/or permanent or temporary dispossession resulting from detention, confiscation, seizure, restraint, commandeering, nationalisation, appropriation, destruction or requisition by order of any government de jure or de facto or by any public authority.
3. Mutiny, civil commotion, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
4. Any act, including but not limited to labour disturbance, lock-out, riot or strike, which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government, or any political or local authority, or for the purpose of imposing fear in the public or any section thereof.
5. The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clauses 4 above.
6. Plundering, looting, war pillage in connection with civil commotion or any of the activities referred to in clause 4 above.

For the purposes of clauses 4, 5 and 6, any loss or damage occasioned directly by a labour disturbance, lock-out, riot or strike or in order to bring about any social or economic change which is not politically motivated as envisaged in clause 4 shall not be excluded.

In any action, suit or other proceeding where the Company alleges that by reason of these provisions any loss, damage, cost or expense is not covered by this Policy, the burden of proving that such loss, damage, cost or expense is covered shall be upon the Insured.

9. ASBESTOS EXCLUSION CLAUSE

It is hereby understood and agreed that this Policy shall not apply to, and does not cover, any actual or alleged liability whatsoever for any claim or claims in respect of, resulting from, or in consequence of, or in any way involving, asbestos or any materials containing asbestos in whatever form or quantity, provided that the loss or the losses are caused or contributed by the hazardous nature of asbestos.

10. KEYS CLAUSE

This policy does exclude the loss of money and/or property from safe or strong room following the use of key to the safe or strong room or any duplicate thereof belonging to the insured.

11. PROFESSIONAL SECURITY CLAUSE

It is a condition of this Policy that the Insured shall engage guards from a recognized armed professional security service firm in uniform under an exclusive agreement to guard the premises at all times when the premises are closed for business and/or outside business hours. The number of security persons on duty should be at least two persons.

12. SAFE AND BOOKS WARRANTY

WARRANTED THAT the Insured keeps, and during the whole of the currency of the Policy shall keep, a complete set of Books, Accounts and Stock Sheets, Stock Books or Computer printouts showing true and accurate record of all business transactions and stock-in-hand, and that such Books, Accounts and stock Sheets or Stock Books shall be locked in a fireproof safe or removed to another building at night, and at all times when the premises are not actually open for business. The Warranty applies separately to each and every business or branch business. Transfers of goods from one premise to another shall be a business transaction within the meaning of this warranty. It is further warranted that the said safe should not contain explosives or other hazardous commodities.

Insured's Name		TIN:
ID Number		
Address		Currency Rwandan Franc.
Period of Insurance	From : To : (both days inclusive)	Basic Premium Admin Fee VAT/TVA _____ Total Premium _____
Date of Proposal and Declaration		
Occupation		

ITEMS INSURED

ITEM	DESCRIPTION OF PROPERTY	SUM INSURED Rwf
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
	TOTAL	

Risks Covered	<ol style="list-style-type: none"> 1. Loss, destruction or damage by theft following upon an actual forcible and violent entry into and exit from the Premises by the person or persons committing such theft 2. Damage to the premises mentioned in the schedule following upon an actual forcible and violent entry into and exit from the Premises by the person or persons committing or attempting to commit such theft.
Risks Not Covered	Loss or damage caused by; <ol style="list-style-type: none"> 1. Pre-existing damage 2. Fire of any kind 3. Loss from a safe accessed using a key, unless such key has been obtained by assault, force or threat thereof 4. Damage to plate glass of any kind whether forming part of the building or not 5. Consequential loss 6. Theft by employee or member of insured's household

	<ul style="list-style-type: none"> 7. Terrorism or threat thereof 8. Political activity 9. Nuclear activity 10. Asbestos 11. War, civil war, insurrection, usurped power 12. Confiscation, seizure, nationalization commandeering by any government or lawful authority <p>All Exclusions as detailed in the terms and conditions. This list is not exhaustive.</p>
Goods/Property not insured unless specified and agreed by the Company	<ul style="list-style-type: none"> 1. Money or other negotiable instruments, documents to title of property, deeds 2. Bullion, jewelry, precious metals, precious stones, gold
Excess:	

The Terms and conditions of your policy can be changed at any time, either by directly contacting us. Please note that any change of the policy is only in place and valid once formally confirmed to you in writing.

I,, confirm full understanding of my insurance cover and confirm I am willing to enter into contract with the above terms and conditions.

Date: 26/05/2017

Signature:

Signed for and on behalf of MAYFAIR INSURANCE COMPANY RWANDA Limited

Date: TBA

Signature.....