



Proposal for House and Contents Insurance | "My House" Policy

← The Agent

Agent's name	Agent no.	Cluster	Agency	Policy no.(for Insurer's use)
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Dear Applicant please provide your proposal in duplicate. You must answer all questions with as much detail as possible. NOTE! All sums insured and premiums are linked to the Consumer's Price Index.

← Applicant's Details

First Name	Family Name	I.D. No.	Phone no.	Cell phone no.	Fax no.
Address (Street)	House no.	Apt no.	City/Town	PO Box	Post code
Email					

← Period of Insurance

From (ddmmyyyy)	To (ddmmyyyy)	method of payment: <input type="radio"/> Bank Transfer <input type="radio"/> Payment via Cheque or Direct Debit Standing Order (Horaat Keva) <input type="radio"/> Credit Card Credit card type _____
Card No.	Exp.	CVV
Number of payments		

← Details of proposed insured apartment and its contents

Address of Apartment (street)	Building no.	Apt. no.	City/Town	PO Box	Post code
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Private Home with _____ floors. With Without basement swimming pool: Yes No

Apartment Building The property is on the _____ floor of a _____ story building

For apartment in an apartment building: Swimming pool No Yes
(Cover for water damage and third party liability provide only at the approval of the company)

Is the apartment leased to a tenant No Yes Is the apartment subdivided into multiple units No Yes If yes, how many _____

Connection/Insurable Relation to the building Owner Tenant The building is owned by _____

Connection/Insurable Relation to the Contents Owner Tenant The contents belong to _____

The building is built of _____ and the roof is made of _____ The size of the property in SQM (including balconies) is _____ square meters Number of rooms _____

Details of amenities, storage rooms, auxiliary structures and facilities found on the premises serving the applicant: _____

Value of contents in storage room _____ Description of items in storage room include: _____

Location of storage room _____ is built of _____ Security features/protections include _____

Is the apartment used for residential purposes only? (for risk assessment only) Yes No

If used for non-residential purposes: Number of employees in the apartment for business purposes _____ on a permanent occasional basis, work in the following field _____ (type of work)

Number of daily business visitors in the apartment _____ The building is used for residential use and for the following purposes _____

Are there factories, workshops , places of entertainment adjacent to the property? If so, they are as follows: _____

← Previous Insurance History

Have you and/or the property you wish to insure been insured against any of the perils you wish to be insured against during the previous 3 years ?
 No Yes **If yes detail: insurer** _____ **policy number** _____

During the past 3 years, has any insurer denied you and/or the property you wish to insure, cover for any of the perils you wish to be insured against?
 No Yes **Detail:** _____

During the past 3 years , has any insurer: refused to renew, asked you to cancel, or cancel any policy covering you or any property that you wished to insure, or imposed special conditions for cover? No Yes **Detail :** _____

During the past 3 years has any claim been lodged against insurers (by you or by another) or did any of your property suffer damage by any peril against which you wish to insure? No Yes **Detail :** _____

Have you been convicted of any criminal transgression (except for traffic violations) within the past 7 years? No Yes
Yes Detail transgression of conviction: _____



← Lien on the Building				
Lien on Building cover	In favor of Bank/Institution	Branch	Street address	Post code

← **Appraisal**

Appraisal
 Attached is an appraisal dated _____ by _____ relating to wrist watches and jewelry _____, Contents
 I hereby request that the Phoenix Insurance Company, at its own cost and expense, send me an expert valuator to help me evaluate the value of the apartment and its contents

← Coverage Requested			
Coverage	Code		Sum insured
Contents	10100	<input type="radio"/> Cover without jewelry and wrist watches	
		<input type="radio"/> Lump sum for jewelry and wrist watches only as part of contents	
	10050	<input type="radio"/> All risks cover for entire contents (on condition that there is a valuation for the entire contents) including all risks cover for jewelry and wrist watches up to 10% of total contents	
	10110	<input type="radio"/> Restricted cover - cancelation of burglary, robbery and theft covers – comprehensive cover only	
	10210	<input type="radio"/> Complete and absolute waiver of cover for jewelry and watches– comprehensive cover only	
		<input type="radio"/> All risks cover for jewelry and wrist watches up to 10% of total contents as part of comprehensive cover for contents	
		<input type="radio"/> Partial waiver of cover for jewelry and watches as part of comprehensive cover only	
	10250	<input type="radio"/> Jewelry and wrist watches above 10% of total contents – comprehensive cover	
		<input type="radio"/> Jewelry and wrist watches above 10% of total contents – all risks cover	
	10260	<input type="radio"/> Accidental breakage of household electronics above NIS10,000 per item	
	10270	<input type="radio"/> Cover for business activities in the property except for types of stocks and equipment (subject to approval by Phoenix Insurance)	
	10310	<input type="radio"/> Increase of Third Party Legal Liability limit from NIS1,000,000 to _____	
	10710	<input type="radio"/> Unoccupied dwelling 5% per month or part thereof maximum 50% of premium. State dates from _____ to _____	
<input type="radio"/> Expanded water and other liquid cover for contents <input type="radio"/> yes <input type="radio"/> no			
Building	20100	<input type="radio"/> Cover for the property (Rebuild Value)	
	20110	Additional sum insured for apartment buildings (up to 300% of sum insured for building in this section):	
		<input type="radio"/> Earthquake only <input type="radio"/> Extended cover (you can choose only one option)	
	20115	<input type="radio"/> All risks cover for the structure (for buildings built of blocks with concrete roof only)	
	20265	<input type="radio"/> Cover for Solar Panel Generated Electrical System (photo-electric generating installation) on the building's roof	
		<input type="radio"/> If you wish to purchase water damage cover for the building YOU CAN CHOOSE ONE OF THE DAMAGE REPAIR OPTIONS BELOW BY CHECKING THE DESIRED OPTION	
	20150	<input type="radio"/> 1 Water damage cover – repairs by any plumber chosen by the insured – must notify company about the damage. Claims paid only after inspection of damage by a representative of Phoenix Insurance taking place prior to repair	
	20170	<input type="radio"/> 2 Water damage cover –The repair will be made by one of the plumbers on the list. The insured may choose the plumber from those listed on the Phoenix website or that is given to the insured upon notifying the company's claim center. Phoenix Insurance is responsible for the repair and the quality of the repair. I AM AWARE THAT IN THIS CASE MY CHOICE OF PLUMBER IS LIMITED.	
	20140	<input type="radio"/> 3 Water damage cover – FULL WAIVER OF WATER DAMAGE COVER	
		DO YOU WISH TO INCLUDE COVER FOR DAMAGE TO ABOVE GROUND OR UNDERGROUND PIPEWORKS FOR SWIMMING POOLS (COVER AVAILABLE IN ADDITION TO REPAIRS BY ANY PLUMBER CHOSEN BY THE INSURED) <input type="radio"/> yes <input type="radio"/> no (COVER IS AVAILABLE FOR PRIVATE HOMES ONLY)	
20230	<input type="radio"/> Third Party Liability cover for building – limit of liability		
20290	<input type="radio"/> Unoccupied dwelling 5% per month or part thereof maximum 50% of premium. State dates from _____ to _____		



← Coverage Requested		
Coverage	Code	Sum insured
Earthquake	You may choose to buy earthquake cover for: the building only/ the contents only / or both building and contents . You may also elect to waive earthquake cover completely, however, in this case you must fill out a special form. Please indicate your choice.	
	2500	<input type="radio"/> Earthquake cover for contents – not in force <input type="radio"/> Earthquake cover for building – not in force <input type="radio"/> Earthquake cover for contents – in force <input type="radio"/> Earthquake cover for building – in force Please select your preferred deductible as a percentage of the total sum insured: <input type="radio"/> 2% at a rate of 0.3% <input type="radio"/> 5% at a rate of 0.2% <input type="radio"/> 10% at a rate of 0.1%
All Risks Cover For:	30210	<input type="radio"/> Total cameras detail: 1 _____ item 2 _____
	30220	<input type="radio"/> Total furs
		<input type="radio"/> Total pictures and “object d’art”
	30225	<input type="radio"/> Total stamps , coins and medallions
	30227	<input type="radio"/> Total musical instruments
30230	<input type="radio"/> Total laptop computers	
Bicycles	32100	<input type="radio"/> Make 1 _____ <input type="radio"/> Make 2 _____
Bank Vault	35100	<input type="radio"/> Cash , jewelry , wrist watches and other valuables in safe/box number _____ at Bank _____ Branch no. _____ Address _____
		<input type="radio"/> Sum of cash in safe _____
		<input type="radio"/> Sum of jewelry , wrist watches and other valuables in safe
Terrorism Cover For Building	38170	<input type="radio"/> Terrorism damage for Sections A, B and C per sum insured for Building + Contents up to a maximum of NIS3,600,000
Terrorism Cover for Contents		<input type="radio"/> Terrorism cover for Section B or Section C per sum insured for contents up to a maximum of NIS 3,600,000
Extensions	45110	<input type="radio"/> “CALIBER” – cover for owner of pistol make _____
	45120	Caliber _____ mm Serial No _____ License no. _____ name of Licensee _____ <input type="radio"/> Expanded Cover for Hot Water Boilers
Discounts	80100	<input type="radio"/> Increased deductible discount indicate choice <input type="radio"/> 1500 NIS (10%) <input type="radio"/> 3000 NIS (15%) <input type="radio"/> 5000 NIS (30%) <input type="radio"/> 7000 NIS (40%) (applicable to “Contents” premium only)
	80260	<input type="radio"/> on account of commission _____ %

← ADDITIONAL PROTECTIONS FOR BURGLARY AND THEFT COVER IN CONTENTS INSURANCE

The insured is to punctiliously ensure the installation and full operation of all the protection measures to reduce the risk as detailed on the back of this proposal including the specifications below.

1. Openings and windows are protected by: Doors _____ Windows _____ Other openings _____

2. Other protections: Detail _____

PLEASE NOTE: AS PER ARTICLE 6 OF THE INSURANCE CONTRACT LAW 1981 ALL QUESTIONS ARE MATERIAL MATTER

← APPLICANT'S DECLARATION

I wish to be insured by the Phoenix Insurance Co. Ltd. Per the above details. I hereby declare that all my answers are complete and straightforward and that I have not withheld any material facts or details pertaining to the assessment of risk by the Insurer. I agree that this proposal and declaration are the basis of the contract between me and the Israel Phoenix Insurance Co. Ltd. I am aware that the answers to all the questions are considered material matters per the provisions of the Insurance Contract Law. I hereby declare that the information contained in this proposal was given by my volition and understanding. I am aware that the aim of providing the information is for the purpose of issuing the insurance policy and the handling of all matters arising from and connected to the policy. I hereby agree that the information may be transferred to anybody at the Insurer’s discretion for processing or storage, and this subject to the provisions of the Protection of Privacy Law

		X
Date ddmmyyy	Applicant's name	Signature



← DECLARATIONS AND AGREEMENT PER PROTECTION OF PRIVACY LAW

I hereby confirm that the information included in this form and any additional information that I may give in the future, is given with my agreement and that there is no legal requirement for me to give the information. I am aware that the information will be kept in the Insurer's repository &/or in that of a company in The Group &/or that of another body on their behalf for purposes of management, operation and dealing with all matters of the insurance including information processing, actuarial and business purposes and /or any ancillary services in conformance with any law. (The Group – the definition of The Group in this form includes : the Phoenix Holdings Ltd. Its subsidiaries, and all it companies and assets &/or those where Phoenix Insurance Co Ltd controls at least 50%)

_____ _____		X
Date ddmmyyy	Applicant's name	Signature

← AGREEMENT TO BE APPROACHED VIA COMMUNICATION MEDIA

I hereby agree that my particulars may occasionally be used by The Group companies &/or bodies on their behalf for the purpose of direct marketing and or mailings from The Group companies and/or their associates of offers of insurance , financial or other services, and all this, inter-alia, via automatic dialling systems, fax, email, SMS or any other communications media. **I AM AWARE THAT I MAY RECIND THIS AGREEMENT AND ASK TO BE REMOVED FROM THE DISTRIBUTION LIST BY CONTACTING THE INSURERS CUSTOMER RELATIONS CENTER. I AM AWARE THAT I DO NOT HAVE TO AGREE TO THE ABOVE SERVICE**

Please indicate choice <input type="radio"/> Agree <input type="radio"/> Do not agree		X
Date	Applicant's name	Signature

← HAR HABITUACH

The Ministry of Finance's Securities, Insurance and Savings agency has a protected internet site HAR HABITUACH which allows you to see all your insurance products from all Israeli insurers in one place and this on the basis of the information that we will give them.
 If you are not interested in us transferring this information, please mark X.
 For your information, non-transfer of the information will prevent you from receiving a complete view of all your insurance products from all Israeli insurers on the protected website.
 You can change your decision at any time at the company's website www.fnx.co.il or by phone *3455
 Please mark your choice do not agree

_____ _____		X
Date ddmmyyy	Applicant's name	Signature

← INSURANCE AGENT'S DECLARATION

I hereby confirm that I clarified the Applicant's insurance needs as per the instructions in the Commissioner of Insurance's directive, including questioning the Ministry of Finance HAR HABITUACH site, and that I asked the applicant the relevant questions, including relating to other insurances they might carry, and I suggested the insurance product suited to their needs, and all this in connection with this application.
 The clarifications were carried out fairly by means of clear questions suitable for the proposed insurance, the applicant's circumstances including his age and languages whilst providing the applicant detailed and accurate information, including : the essence of the covers, premiums and means of payment and the importance of his giving full and frank answers to the questions in this application.

_____ _____		X
Date	Agent's name	Signature

← REMARKS

← INCOMING MAIL STAMP (for company use only)

Cover will come into force only after approval by company

← Requirements for protective measures against burglary in dwellings	
1	In contents that include an insurance amount of up to NIS 500,000 (Excluding jewelry and watches) entrance door to a house / apartment made of steel or wood, locked with a multi-arm lock or alternatively By two cylinder locks with protective canopies.
2	In contents that include a sum of contents insurance over NIS 500,000 and up to NIS 750,000 (not including jewelry and watches) entrance door to a house / apartment made of steel or wood, locked In a multi-arm lock or in a cylinder lock with a protective canopy in addition to a lateral lock of the Joel type.
3	In the contents that includes a contents insurance amount of NIS 750,000 or more (not including jewelry and watches) it is required to order a protection survey and the policy will include the means To mitigate the risk in accordance with the survey findings.
4	<p>Jewelry - all apartments Over 100,000 All jewelry that is not worn will find in a hidden safe anchored or pinned a need for specification as indicated below, however this condition will not apply to jewelry that is possible Wearing, approximately including up to NIS 100,000 and the value of each item up to NIS 60,000 at the time of the find outside the safe. Special value to the creation of jewelry that is not worn and covered up to the amount indicated above, are also included in the wears. Variety The maximum amount limit To the item as indicated above. The aforesaid applies to the insured jewelry also according to the "all risks" insurance chapters.</p>

Specification for safe
Steel safe weighing 51 kg or more
Wall thickness at least 5 mm
Door thickness at least 10 mm
Locked with a mechanical lock using a safe key and also with a digital combination lock
Anchored to a solid concrete surface (400B) (using 4 jumbo screws with a diameter of at least 14 mm each (Tearing capacity 300 kg per screw)