THE INSURANCE COMPANY OF THE WEST INDIES LIMITED
13 Castle Street, Roseau, Dominica Tel: (767) 440-ICWI (4294)

GROUP PERSONAL ACCIDENT PROPOSAL FORM

Policy No. _____ Client No. _____ Branch: _____ Source: _____

1. Name of Proposer _____ 1(a) Telephone No. _____
2. Address _____
3. Business/Occupation _____ 3 (a) Telephone No. _____

4. (a) Is cover to be on a 24 hour per day basis or is it to be restricted to occupational accidents only?

   _____

   (b) If cover is required for Permanent Disablement (Benefit B), please indicate whether Scale 1 or Scale 11 benefits are required. _____

5. If you are aware of any other Personal Accident Insurances on the lives to be insured hereunder, please give details.

   _____

6. (a) The following are among the activities which are excluded by the Policy, but which may be covered at an additional premium (provided cover is on a 24 hour per day basis):-

   Amateur Football, Hunting (but not Big-Game), Polo, Underwater swimming using breathing apparatus (but not as a professional diver), Amateur Rugby, Water-Skiing.

   If you require cover in respect of any of these activities, please state which.

   _____

   (b) Do you require cover in respect of riot, strike, civil commotion? ... (All policies may be extended to include this risk).

   _____

N.B. The Policy does not cover accidents consequent upon or traceable to a Life Insured suffering from physical defect or infirmity which existed prior to an accident.

Where two or more Lives Insured are travelling in the same aircraft at the same time, the aggregate of any sums payable under the Policy in respect of such Lives Insured shall not exceed $750,000 EC.

If benefits are to be expressed as a number years' wages or salaries (e.g. 3 years' wages), please complete Question 7.
If benefits are to be expressed as actual amounts, please complete Question 8.

7. Description of persons to be Insured	Estimated No.	Total Annual Emoluments paid by Proposer	Benefits Required				
			As number of years' wages		Proportion of one week's wages		Amount
			Death	Permanent Disablement	Temporary Total Dis-ablement per week	Temporary Partial Dis-ablement per week	Medical Expenses any one accident
A. Occupations listed under Class 1							
B. Occupations listed under Class 11							
C. All other employees (give full description of occupations)							

Group Accident Insurance

It is vital to your employees and to you that the financial consequences of accidents leading to death or injury are reduced to a minimum. The Company's scheme, which amounts to a welfare service, has been designed to meet the individual requirements of any firm and is available at reasonable premiums.
It may

be contributory or non-contributory as the employer sees fit
provide capital sums in the case of death or permanent disablement
provide salaries' and wages' protection
include the cost of medical expenses
provide any combination of these benefits

In addition, the ICWI claims-handling service ensures that the employer or the employee gets the full benefit when it is needed most. The scheme represents an investment to the employer because "key men" are difficult to replace quickly and the employer can derive compensation for the loss of a valuable employee.

Other Features of the Company's Scheme

1. The scheme may operate in respect of all accidents (known as "24 hour" cover), or for accidents caused during and in the course of employment only. In the latter case a reduction in the premium is allowed.

2. Premium reductions are allowed according to the number of employees included in the scheme so that employees obtain the benefit at a lower cost than if they had effected their own insurance.

3. Cover is world-wide and includes a wide form of air travel.

4. Any employee between the ages of 16 and 65 may be included.

5. No medical examination is required.

Benefit

A. Death - a sum which can be expressed either as a proportion of the employee's annual salary, e.g. 3 years' salary or as an amount.

B. Permanent Disablement - a sum as in A above. The disablements to which the benefit applies are shown in the table appearing in this prospectus.

C. Temporary Total Disablement - from engaging in occupation - a weekly benefit payable up to a maximum of 104 weeks. As in A and B above, it can be expressed either as a proportion, e.g. 100% of weekly wages, or as an amount.

D. Temporary Partial Disablement - from engaging in occupation - a weekly benefit which must not exceed one-half of C above, again payable up to a maximum of 104 weeks.

E. Medical Expenses - this benefit may be selected but only in conjuction with one or more of the above benefits A to D.

When selecting the sums to be insured, it is preferable to establish several scales of benefit graded according to the grades of employee and to allocate each employee to the appropriate grade which is closest to that employee's salary or wage.

Group policies can also be arranged for clubs, societies and similar groups.

SCHEDULE OF LIVES INSURED

8. Name of Employee	Profession or Occupation of Employee	Benefits Required				
		Death	Permanent Dis-ablement	Temporary Total Dis-ablement per week	Temporary Partial Dis-ablement per week	Medical Expenses Any One Accident

DECLARATION

I/We hereby propose to effect an Insurance with the Company, and I/we agree that this Proposal and Declaration together with any other statement in writing made by me/us or the Employees specified hereon and relating to this Insurance shall be the basis of the contract between me/us and the Company and that I am/we are willing to accept a Policy and be bound by all the terms provisos and conditions thereof and to pay the premium thereunder. I/We warrant the truth of all the statements on this Proposal Form and agree to give notice to the Company of any variation in the trade or occupation health habits or pursuits known to me/us of the Employees specified hereon, and also of the effecting of other Group Accident or Sickness or Workmen's Compensation or Employer's Liability Insurance in respect of the said Employees.

Signature of Proposer _____ **Dated** _____

NOTE: ***The liability of the Company does not commence until this Proposal has been accepted and the premium paid.***

Agent/Broker _____

Compensation for Permanent Disablement

INJURY	Percentage of Sum chosen as Benefit
Scale 1	
Total loss of sight in one or both eyes or total loss of one or more limbs	100%
Other Permanent Total Disablement	100%
Scale 11	
Total loss of sight in one or both eyes or total loss of one or more limbs	100%
Other Permanent Total Disablement	100%
Loss of four fingers and thumb of one hand	50%
Four fingers of one hand	40%
Whole thumb	25%
Whole index finger	10%
Whole middle finger	6%
Whole ring finger	5%
Whole little finger	4%
Loss of lens of one eye	50%
Loss of all toes on one foot	15%
Loss of hearing - both ears	75%
one ear	15%

Correspondingly smaller sums are paid for lesser injuries under Scale 11.
The aggregate of all percentages payable in respect of any one accident shall not exceed .. 100%

CLASSIFICATION OF OCCUPATIONS

Class 1: Professions or occupations involving no manual work, e.g. accountants, architects, auctioneers (not livestock), bankers, clergymen, clerks, dentists, draughtsmen, estate agents, lawyers, merchants, medical practitioners, secretaries, stockbrokers, surgeons and teachers.

Class 2: Professions or occupations involving manual work only occasionally when supervising workmen, e.g. builders (superintending), civil engineers, commercial travellers, decorators (superintending), foremen, grocers, hair-dressers, pharmacists, plumbers (superintending), salesmen and tailors.

Class 3: Professions or occupations involving considerable manual work, e.g. bakers, builders, butchers, carpenters, electrical engineers, farmers, fishmongers, housewives, motor or mechanical engineers, painters, plumbers, printers, radio and television engineers and veterinary surgeons.

EXCLUDED OCCUPATIONS

Actors, bookmakers, divers, dockers, miners, professional sportsmen, publicans, steeplejacks, stevedores, steel frame erectors (spidermen), tunnellers, well borers, window cleaners and wood working machinists.

PRINCIPAL EXCLUSIONS

1. War and allied risks, riot, strike, and civil commotion.

2. Suicide, attempted suicide, self-inflicted injury or insanity, pregnancy or childbirth, venereal disease, the effect or influence (temporary or otherwise) of alcohol or of drugs not prescribed by a qualified medical practitioner.

3. A Life Insured engaging in boxing, football, hunting, ice-hockey, motor-cycling, mountaineering involving the use of ropes or of a guide, polo, racing of any kind other than on foot, rugby, underwater activities involving the use of breathing apparatus, speleology, steeplechasing, water-skiing, winter sports, wrestling, the use of woodworking machinery or any hazardous undertaking (whether connected with the profession or occupation of the Insured or not).

4. A Life Insured suffering from any physical defect or infirmity which existed prior to an accident.

5. Kidnap and ransom.

6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

7. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.