



VANGUARD ASSURANCE COMPANY LIMITED  
 INSURANCE HOUSE DERBY AVENUE  
 P.O. Box 1868 ACCRA  
 Tel. (021) 666 485/6, 669 491, 780 146. Fax. (021) 668 610  
 Tlx. 2005 VAC GH

**CLAIM FOR LOSS BY FIRE**

I/We \_\_\_\_\_

of \_\_\_\_\_

carrying on the business of \_\_\_\_\_

being insured under Policy No. \_\_\_\_\_

do here declare and set forth that on or about (TIME): \_\_\_\_\_

on the (DAY) \_\_\_\_\_ (MONTH) \_\_\_\_\_ (YEAR) \_\_\_\_\_

a Fire occurred in (please state exact location) \_\_\_\_\_

at \_\_\_\_\_

happened to the best of my/our knowledge and belief by \_\_\_\_\_

And/We further declare that the property mentioned on the other side, and insured under the \_\_\_\_\_ item of the Policy of Vanguard Assurance Company Limited was destroyed or damaged by the said Fire to the extent of the amounts there specified.

I/We also declare that\* \_\_\_\_\_

\* Here state nature of your interest, whether sole owner, or holding the property in trust or on commission or otherwise.

Of the property referred to above, and that it is not otherwise insured in Vanguard Assurance Company Limited or any other Insurance except as stated overleaf

Signature of claimant: \_\_\_\_\_

Date: \_\_\_\_\_

**INSTRUCTIONS**

When a Fire occurs in the insured is, within fifteen days after, at latest, to deliver to the Company an Account of the several articles or matters damaged or destroyed by Fire, with the estimated cash value of each of them respectively immediately before the Fire. When property hereby insured is only partially damaged by Fire, no abandonment thereof will be allowed unless by consent of the Company or its Agents.

THE CASH VALUE of property destroyed or damaged by Fire shall in no case exceed what would be the cost to the insured of replacing the same; and in the case of the depreciation of such property from use, otherwise, a corresponding deduction shall be made from the cost of replacement in order to ascertain the actual CASH VALUE immediately before the Fire.

CAUSE OF FIRE - To be stated as explicitly as possible, and, where the cause is undiscovered, any suspicion of

incendiarism to be mentioned. The following particulars are required when the claim relates to:

1. **BUILDING** - (a) A Builder's or Architects estimate (obtained at the expense of the Insured) giving dimensions and prices of the work required to place the building in the same state of repairs as before the Fire. No contemplated improvements to be included in the estimate.  
(b) The Insured to state whether he holds the property as sole or part owner, or otherwise.
2. **FURNITURE** - (a) A complete list of articles damaged or destroyed.  
(b) Cost of price of each and when and where bought.  
(c) Value of each immediately before the Fire, after deduction for past wear and tear, depreciation, etc.  
(d) Value of Salvage.
3. **GOODS & MERCHANDISE** - (a) List of articles damaged or destroyed.  
(b) The price of each, according to the market value of goods immediately before the Fire.  
(c) Value of Salvage.

NB: When the policy is subjected to the average or pro-rata condition a full and exact statement of the whole value of the property of the Policy, or of the items or items under which the claim is made must be furnished. In cases where the loss is only a trifling one and the Agent has been able to satisfy himself as to the accuracy of the claim without the intervention of an Assessor, the former should state this over his signature.

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