



## Proposal Form – House and Contents

### Important Notice

#### Material Facts

'You' (this includes every person or entity to be insured under this insurance) are under a duty to disclose all material facts that could influence Insurer's decision to accept this insurance and, if so, on what terms. You need to disclose facts both known to you and those which you could have been reasonably expected to know about. If you are in any doubt as to whether or not a fact may be material, you should disclose it to ensure that any cover granted is not prejudiced.

#### Non-disclosure/misstatement

If you fail to comply with your duty of disclosure, Prestige Insurance Broker Services Ltd and your insurer may be entitled to avoid the contract altogether, and therefore decline to pay any claim.

#### Jurisdiction

Except where the parties agree otherwise, the laws of New Zealand apply to this form and any dealings between the parties arising from this form. The New Zealand courts have exclusive jurisdiction in relation to any disputes that may arise.

### Applicant Details

Insured Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Contact Phone number \_\_\_\_\_ Email \_\_\_\_\_

Postal Address (If different with Insured location) \_\_\_\_\_

### House Risk

Risk Start Date \_\_\_\_\_ Renewal Date \_\_\_\_\_

Cover Type Replacement Value  Indemnity Value

Insured Location \_\_\_\_\_

Year built \_\_\_\_\_ Floor area size (sqm) \_\_\_\_\_ Level \_\_\_\_\_ No.of Self – Contained \_\_\_\_\_

Detached Garage or Carport No  Yes  If Yes, please advise the size (sqm) \_\_\_\_\_

Other Detached outbuildings No  Yes  If Yes, please advise the size (sqm) \_\_\_\_\_

Occupancy Owner – Occupied  Rental Property  (Do you need landlord extension? Yes  No

Holiday Home  (Is it for renting? Yes  No  ) Unoccupied

Sum Insured excl GST (Replacement building price, not included the land) \_\_\_\_\_

Is the house part of a multi-unit or Body Corporate Complex? Yes  No

Does the house have an alarm? No  Yes  If yes, is it monitored by professional company? Yes  No

Is any form of business run from this home? None  Home Office  Qualified Medical  Other \_\_\_\_\_

Is there a mortgage on this home? No  Yes  If Yes, please advise the mortgagee \_\_\_\_\_

Have you made any house related claims in last 3 years? Yes  No

If yes, please advise the **date** and claimed **amount** \_\_\_\_\_



**Content Risk**

Risk Start Date \_\_\_\_\_ Renewal Date \_\_\_\_\_

Cover Type Replacement Value  Indemnity Value

Location \_\_\_\_\_

Occupancy Owner – Occupied  Rental Property  Owner – Occupied and Rental   
 Holiday Home  Unoccupied  Storage

Sum Insured excl GST (Replacement building price, not included the land) \_\_\_\_\_

Does the house have an alarm? No  Yes  If yes, is it monitored by professional company? Yes  No

Is any form of business run from this home? None  Home Office  Qualified Medical  Other \_\_\_\_\_

Have you made any contents related claims in last 3 years? Yes  No

If yes, please advise the **date** and claimed **amount** \_\_\_\_\_

Please advise if there are any specified items with high value.


**Questionnaire**

1. Have you or any members of your family, or any other person or entity to be covered by this insurance:
  - In the past 10 years been bankrupt, and /or been through the No Asset Procedure; or
  - In the past 2 years has more than 2 losses or made claims totalling more than \$2,500?
2. Have you or any members of your family, or any other person or entity to be covered by this insurance, ever:
  - Been aware of any damage from flooding, landslip or earthquake at any address relating to this policy; or
  - Had any insurance declined, cancelled, renewal refused, terms or conditions imposed or claim declined?
  - Been engaged in any criminal activity or had any criminal convictions, acquittals or have any criminal prosecution pending?  
 (The information sought by this question is subject to the rights set out in the Criminal Records (Clean Slate) Act 2004.)

**Your Duty of Disclosure**

When you apply for insurance you have a legal duty of disclosure to us and the Insurer to truthfully disclose all information that is relevant and/or material to the risk. Material information is any fact that the Insurer may rely on to decide whether to offer



you insurance, and if so, what terms they will offer. This may include providing information that has not been asked for directly in the proposal or declaration form.

The duty applies when you first apply for your policy and on any renewal, variation, extension or replacement of the policy ie this is an ongoing responsibility throughout the duration of the policy (including as you become aware of any material facts). Insurers may cancel the policy or decline all or part of a claim in the event of non-disclosure of a material fact. In some circumstances the policy may be voidable in its entirety which means the Insurer will treat the policy as if it never existed and pay nothing. We cannot over-emphasise the importance of fully disclosing all facts that may be material to any of your policies.

**Privacy Act Disclosure**

- This declaration and proposal form collects personal information about You;
- The collection of this information is required pursuant to the terms of Your insurance policy;
- The information is collected to evaluate the insurance being sought and any claim You may make;
- The failure to provide this information may result in your application for insurance being declined;
- The intended recipient of the information is Prestige Insurance Broker Services Limited, 31 Aintree Ave, P.P.BOX 56304 Dominion Road, Auckland 1446, New Zealand.
- You authorise Prestige Insurance Broker Services Limited to receive and disclose information to reinsurers, other insurers, brokers, agents and any other party that is in Prestige’s view relevant to the acceptance of this proposal and to service the policy in the event the contract is concluded.
- You have the right of access to and correction of this information in accordance with the Privacy Act 1993.

**Declaration**

- I/We hereby declare that all the answers and statements made in this declaration and as shown on the schedule, are true and accurate in every respect and no information has been withheld which is likely to affect an Insurer’s decision on this insurance and/or on what terms and conditions.
  - I/We have read and understand all the information contained in the schedule and this declaration, including the Duty of Disclosure obligations and agree it is as I/we require.
  - I/We understand this Insurance Report is a summary and is not the policy wording and that I/we have been recommended to read the policy wording.
  - I/We undertake to advise of any material alteration of the information disclosed whether occurring before or after the insurance cover commenced.
  - I/We acknowledge that the Broker is not responsible, and cannot be held liable for the insolvency or liquidation of any Insurer mentioned in this Insurance Report.
  - I/We acknowledge that the Insurer reserves the right to decline any application.
  - I/We understand that this declaration will be relied on by the Insurer in accepting my/our application.
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- I/We authorise the Insurer to give and obtain from other Insurance Companies, Insurance Brokers, the Insurance Claims Register Ltd or any other party any information relating to this or any other insurance held or previously held by me/us.

Note: Signing the proposal/declaration & any supplementary questionnaires does not bind either the applicant or Prestige Insurance Broker Services Limited to complete the insurance.

Signed: \_\_\_\_\_

Company Name \_\_\_\_\_

Date \_\_\_\_\_

Position \_\_\_\_\_



Unless they are noted separately on the proposal form, the maximum amount of cover per event for the following items is shown below:

<b>Art and ornaments</b> > for a single ornament, painting, picture or work of art.	<b>\$100,000</b>
<b>Bicycles and e-bikes</b> For a single bicycle.	<b>\$5,000</b>
<b>Cameras</b> For a single camera (film, video or digital) including any lens which came with the camera body, or any single lens or accessory.	<b>\$3,000</b>
<b>Collections</b> For a single collection of any type including coin, stamp, card or medal collections.	<b>\$1,000</b>
<b>Jewellery</b> > for a single item of jewellery or watch.	<b>\$3,000</b>
<b>Money and vouchers</b> For all money, vouchers that can be redeemed for cash, bullion, unset precious stones, credit cards or stamps that are not part of a collection combined.	<b>\$1,000</b>
<b>Remotely piloted aircraft</b>	<b>\$3,000</b>
<b>Parts and accessories</b> Combined limit for all parts and accessories of: > watercraft, > vehicles, > motor cycles, > motor scooters, > trailers and caravans, > aircraft and other aerial devices (other than remotely piloted aircraft)	<b>\$3,000</b>
<b>Watercraft</b> For a single watercraft item.	<b>\$3,000</b>