



Proposal Form - SME

This form collects personal information about you which would influence the judgement of a prudent underwriter when considering your request for this and other insurance. Information collected will be held by or on behalf of Prestige Insurance for the purpose of administering your insurance cover. You may request access to, and correction of, this information subject to the provisions of the Privacy Act 1993. You have a duty of disclosure to tell us any information that would influence a prudent insurer's decision whether to provide cover and on what terms. All information must be complete and accurate (subject to the provisions of the Criminal Records (Clean Slate) Act 2004) and may include information not directly asked below. If you do not provide all this information we may void your insurance cover from the inception of your policy. This duty also applies at renewal.

Proposer/Company Name _____	Contact Name _____
Email _____	Contact Phone _____
Address _____	
Risk Address (if different from above) _____	
Contract Period of Cover - From _____ to _____	
Description of Occupation/Business Activities of all occupants/tenants at risk address _____	
No. of Years in Business _____	

Financial Details - Please provide gross turnover for all activities as follows:

No. of Employees _____

Country	Last Financial Year	Current Financial Year Estimated	Next Financial Year Estimated
New Zealand			
Australia			
Asia & Pacific			
UK & Europe			
USA / Canada			
Total			

Location Details Construction	_____ 1. Framing and Exterior Walls: Concrete/Brick Concrete/Steel Reinforced Concrete Wood Mixed Other _____ 2. Floors Concrete Wood Stone Tiles Other _____ 3. Roof Metal/Iron Concrete Tiles Wood Asbestos Other _____
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Occupancy of the building	Tenanted	Owner/Occupier	Leased	Vacant
Year Built	_____			
Number of Stories:	_____			
Security and Fire Protection	1. Fire Sprinkler System			
	None	Single Supply	Dual Supply	Approved Supply
	2. Heat/Smoke/Fire Detectors:			
	None	Audible	Monitored to mobile	Monitored to Security Company
	3. Fire Hose: Yes No			
4. Fire Extinguisher: Yes No				
5. Burglar Alarm:	None Audible Professional Installed+No monitored			Monitored to mobile
	Monitored by Security Company		Monitored/Patrolled	

Material Damage (MD) Sums Insured		Business Interruption (BI) Sums Insured	
Buildings	\$	Gross Profit	\$
Contents, plant, Machinery	\$	Wages	\$
Stock (IV)	\$	Gross Rental	\$
Anywhere in NZ	\$	Additional Increase Cost of Working	\$
Total	\$	Claims Preparation	\$
		Total	\$

Indemnity Period Required?(Months)	12	18	24
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Declared Indemnity Value		
Building	\$	Contents incl. Stock \$

Fire Service Declaration

For the purpose of declaring the present day value (indemnity value) of property to the Fire Service in accordance with S48 of the Fire Service Act 1975 and subsequent amendments, I/we declare that the actual indemnity value shown within the Fire Service Declaration is fair and reasonable in relation to the replacement value of the property. ("Indemnity Value shall be calculated as replacement value less any depreciation on an age and condition basis".)

Type of Cover	Required	Not Required	
General Liability	Required	Not Required	\$2,000,000 or Other
Statutory Liability	Required	Not Required	\$2,000,000 or Other
Employers Liability	Required	Not Required	\$1,000,000 or Other
Management Liability	Required	Not Required	



Commercial Motor Vehicle Details				
Make and Model	Year	Registration Number	Type of Cover	Sum Insured
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				

Please provide details if there are any claims in the past.

1. For the insurance proposed, has the proposer, any partner or directors:	Yes / No
a) Ever been refused this type of cover or had any policy cancelled or had special terms imposed?	_____
b) Employee or any other person or entity to be insured, during the last 5 years in respect of the liability sections, had any claims, losses, proceedings, notices, circumstances or complaints, or any fine imposed or any prosecutions, have any pending claims or investigations under any legislation whether insured or not including, but not limited to the Accident Compensation Act 2001, Fair Trading Act 1986, Companies Act 1993, Health and Safety in Employment Act 1992?	_____
c) Employee or any other person or entity to be insured had any claims in respect of the material damage and business interruption and any liability sections, during the last 5 years or would there have been any claims if this policy had been in force?	_____
2. Subject to the Criminal Records (Clean Slate) Act 2004, has the proposer, any partner or director been convicted of any criminal offence or charged with any criminal offence or have any prosecution pending?	_____
3. Does the proposer store, handle, manufacture, transport or dispose of any chemicals, bulk liquid gases and asbestos or any explosive, flammable, hazardous or toxic goods or substances?	_____
4. Is there a deep fat fryer at any of the premises to be insured? (this include bench top and/or commercial fryers)	_____
5. Do you undertake work away from your premises?	_____
6. Do you have any property of others in your legal or physical control?	_____
7. Do you carry out any hot works? (i.e, soldering, welding, brazing, cutting)	_____
8. Does the proposer assume any liability of others or hold harmless including agreements with suppliers?	_____
9. Does the proposer, any partner or directors have dealings with any Sanctioned Country (for example Syria, North Korea, Iran or DR Congo), Organisation (for example Al Qaeda, IRA) or Person? Dealings would include, by way of example only, business activities, travel to or from, import or export, joint ventures, banking or currency transfers, gifts. For a list of Sanction Countries, Organisations and People please refer to : http://www.treasury.gov/resourcecenter/sanctions/Pages/default.aspx	_____



If you have answered 'Yes' to any of the questions 1-10 above, please provide full information in the box below. If you need additional space, please continue on a separate signed and dated sheet if necessary in order to provide a complete answer to the question.

Question No.	Information

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.



Prestige Insurance Broker Services Limited
31 Aintree Ave, Mangere, Auckland, 2022
P.O.BOX 56304 Dominion Road, Auckland, 1446
09-2755888

- 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 _____