

Affinity

Home and Contents Insurance Proposal



Quote / Cover Note No.

Please read this section before completing the proposal

Important Notices

We must rely on you to provide us with the information we need to enable us to decide whether your proposal for insurance is acceptable and to calculate how much premium is required for your insurance. Providing us with this information is called "duty of disclosure".

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the *Insurance Contracts Act 1984*, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matters –

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract.

Non-disclosure

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Privacy

Lumley is committed to protecting the privacy of the personal information you provide to us. The personal information that we collect from you will be used to provide you with our insurance services and, in the event of a claim under the policy, and to deal with the claim.

We may disclose the personal information we collect on this form to:

- our own staff and contracted staff;
- claims adjusters, lawyers and others appointed by us or on behalf of us for claims handling purposes; and
- our reinsurers and reinsurance brokers (which may include persons or entities located outside Australia).

By completing and returning a proposal, you agree to us using and disclosing your personal information as set out above. This consent to the use and disclosure of your personal information remains valid unless you alter or revoke it by giving us written notice.

You can ask us what personal information we hold about you and, where necessary, notify us in writing of changes so we can ensure that the information we hold about you is accurate, complete and up-to-date.

From time to time, we may use your name and contact details to send you or your firm offers or information regarding our insurance services or promotions that may be of interest to you. Please let us know if you no longer wish to receive this information.

Definitions

In this proposal form the following words have special meaning.

"We", "our" "us" means Affinity Risk Partners (Brokers) Pty Limited trading as Affinity Insurance Brokers ("Affinity").

"Insurer" means Lumley General Insurance Limited.

"You" and "your" means the person proposing for the insurance or any nominated person in this proposal.

"Excess" means the first amount you must pay towards the cost of any claim under your policy.

Insurer

This policy is issued by Lumley General Insurance Limited.

Binding Authority

This insurance is arranged under a binding authority given to us by the Insurer. In arranging the insurance and dealing with or settling claims, we will be acting as the agent for the Insurer and not as your agent.

How to Fill Out This Proposal Form

Please complete the proposal form by ticking the box next to the correct answer or writing the information requested in the space provided. If there is inadequate space to answer any questions please attach a separate sheet of paper. Write in the page number, section name (if necessary) and question headings (if shown) plus the information you wish to add, eg: Page 4, Previous Insurance - ABC Insurance, accidental damage, policy number HMM123456, ceased 20/06/05.

Insured Events versus Accidental Damage

An **Insured Events** policy defines the Insured Events and its limits within the policy wording.

An **Accidental Damage** policy covers you for everything other than the specific exclusions outlined in the policy wording, and is the most comprehensive cover we offer.

Please answer all questions in the space provided.

Personal Details

Name(s) of Insured in full. If insufficient space or if policy in name of company or other entity please attach details.			Date of Birth	Are you retired?
	1)		/ /	Yes <input type="checkbox"/> No <input type="checkbox"/>
	2)		/ /	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation				
Tax Status	Registered Business Yes <input type="checkbox"/> No <input type="checkbox"/>	ABN	Taxable	%
Postal Address for Notices				Postcode
Contact Numbers	Phone No. (Private)		Phone No. (Business)	
	Fax No.		E-mail	

Period of Insurance

From / / to / / at 4 p.m.

Type of Cover

Home and Contents insurance is available as an insured events policy, or as an accidental damage policy for which you pay an extra premium. Please (✓) your requirement:

INSURED EVENTS ACCIDENTAL DAMAGE

For explanation please refer to front page.

Additional Benefits

Please (✓), if you require the following additional benefits (these attract an additional premium):

TAXATION AUDIT LEGAL DEFENCE COSTS

Financial Interest/Mortgagee Information About the Home

Name Address

Address of property to be insured. (✓) if same as postal Postcode

How long have you owned the home? years

How is the home occupied?

By you as the owner By a tenant (your home) By you as tenant/renting (If Yes, how many other unrelated people share with you?)

Holiday home Farm owner occupied Farm not owner occupied

Uninhabited (vacant) home (unoccupied more than 60 days) Other – give details

Type of home:

Freestanding House Home Unit/Flat Townhouse/Terrace/Villa Other

Construction details

a) Walls Bricks Fibro Wood Other

b) Roof Tile Iron Colourbond Other

Size of home sq m² or squares Year of Construction

Is the home connected to town water? Yes No

Is your home heritage or National Trust listed? Yes No If "Yes", give details

Conditions of home:

Good Average Needs Repairs – give details

Has the home been – rewired? No Yes – If "Yes", year / /

– replumbed? No Yes – If "Yes", year / /

Security and Protection Details

Does the home have any of the following protection?

Deadlocks on all external doors Yes No Security intercom Yes No

Key operated window locks on all windows Yes No Fixed safe Yes No

Bars on all louvre windows Yes No Neighbourhood watch area Yes No

Professionally installed local alarm Yes No Smoke detectors Yes No

Professionally installed monitored alarm Yes No

Claims and Personal Details

Have you or any joint owner of the property to be insured or anyone living permanently with you:

a) been refused insurance; been declined renewal of insurance; been quoted an increased premium; or had any special terms or conditions imposed e.g. excess imposed by previous insurance company in 2001 following a claim? Yes No

If "Yes", give details

b) been charged or convicted during the last five years of arson or any offence involving actual or threatened damage to property; any criminal act; fraud; theft; drugs; or dishonesty of any kind e.g. fined \$2,000 in 2001 for shop lifting? Yes No

If "Yes", give details

c) suffered any loss (whether insured or not) during the past five years from any of the events against which you wish to insure e.g. glass claim approximately \$1,000 in 2002? Yes No

If "Yes", give details

If "Yes", list all claims that you have made in the last five years which would be covered by any of the Sections that you wish to cover:

Date	Type of Claim/Cause	Amount	Insurer

Previous Insurance

Are there any exceptional circumstances you know about which are relevant to our decision to insure you and on what terms? Yes No

If "Yes", give details

Have you previously held home and/or contents insurance? Yes No

If "Yes", please state the name of your previous home and contents Insurer. Expiry date of previous insurance

/ /

Do you or any joint owner, or occupier of the property to be insured hold any other insurance in respect of the property or events which are the subject of this application? Yes No

If "Yes", please state the name of the current policy in force. Expiry date of current policy

/ /

The Amounts you Wish to Insure For

	Sum Insured	Excess
Home	\$ <input type="text"/>	\$ <input type="text"/>
Contents	\$ <input type="text"/>	<i>The basic excess is \$100. For a reduction in premium you can increase your excess to \$250 or \$500. Please advise.</i>

There are limits to the amount we pay on certain items. These are limits set out in the policy under "Contents sub-limits" table under the "Basis on which Claims are Paid" section of your policy. You may obtain higher limits by specifying items below. We will pay up to the amount specified.

Specified Contents

Please list here any contents you wish to specify and provide as much identification as possible e.g. serial numbers, valuations, receipts.

	\$	Excess
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Sub Total Specified Contents	\$	Excess
Total Contents Sum Insured (unspecified plus specified)	\$	

(If insufficient space please attach details)

You should keep your policy in a safe and convenient place, and also keep receipts or other evidence of ownership and value of items you have specified here and other items of significant value.

Replacement Basis

Is the cost of replacing, rebuilding or repairing damaged property to a condition similar to its condition when new without deduction for depreciation and wear and tear. To calculate your Replacement Sum Insured you should include an amount for the house (including an amount for architect's fees, removal of debris, all outbuildings, garages, carports, etc.). Please contact us for a valuation guide if you require assistance in determining sums insured.

Valuables Insured Events

There are two (2) options for insuring valuables when removed from the home. Unspecified Personal Property saves you listing large numbers of items because it covers a wide range of items individually specifying those items you wish to insure within the Schedule. Specified items allow you to detail each item to be insured.

Valuables for Insured Events Policies

You may elect to insure unspecified personal property against accidental loss or damage anywhere in Australia or New Zealand. If you choose this option, please nominate a sum insured in the unspecified items box at the foot of this section (up to \$6,000). The maximum we will pay for any item is 25% of the sum insured (**this cover attracts an extra premium**). Additional items may be specified below.

1. UNSPECIFIED PERSONAL PROPERTY

Please keep receipts or other evidence of ownership and value of these items.

We will insure the following as unspecified items	But we will not insure the following as unspecified items
Unspecified personal property specifically designed to be worn or carried on your person which means: <ul style="list-style-type: none"> ■ Watches ■ Jewellery ■ Gold or silver objects ■ Photographic equipment including video equipment ■ Sporting equipment except while in use or play ■ Clothing ■ Other personal belongings specifically designed to be worn or carried on the person ■ Battery operated sound equipment ■ Musical equipment ■ Binoculars ■ Luggage ■ Wheel chairs, crutches and walking sticks ■ Camping equipment, back packs and sleeping bags 	<ul style="list-style-type: none"> ■ Vehicles ■ Watercraft ■ Aircraft, aerial devices ■ Equipment normally associated with the above 3 items ■ Musical instruments or photographic and video equipment including associated equipment used for professional purposes or reward ■ Cash or negotiable securities ■ Bicycles (unless listed as a Specified Item)

Total Unspecified Items

2. SPECIFIED PERSONAL PROPERTY – please list specified items you wish to insure. This section attracts an additional premium.

Please provide as much identification as possible, e.g. serial numbers and attach a valuation for any item in excess of \$1,000.

	\$
	\$
	\$
	\$

(If insufficient space please attach details) **Total Specified Items**

Valuables for Accidental Damage Policies

Additional Benefit – Temporary Removal automatically insures your contents anywhere in Australia, New Zealand and anywhere in the world for up to 35 days.

The Maximum we will pay for items of:

- jewellery, gold or silver articles, furs, watches
- mobile phones, portable electronic equipment
- collections of any kind
- bicycles

is \$2,000 per item and \$8,000 in total. Additional items may be specified below.

SPECIFIED ITEMS – please list specified items you wish to insure. This section attracts an additional premium.

Please provide as much identification as possible, e.g. serial numbers and attach a valuation for any item in excess of \$1,250.

	\$
	\$
	\$
	\$

(If insufficient space please attach details) **Total Specified Items**

Legal Liability

Legal Liability cover is provided for \$20,000,000.

Declaration

This declaration must be completed by the insured(s). I hereby declare that I:

- have received a copy of the policy wording;
- have read and understood the information concerning the duty of disclosure, the notice regarding the Insurer and other important notices;
- have not withheld any information likely to affect the acceptance of this insurance;
- have answered every question fully and honestly;
- have either completed this proposal form personally or, if it has been completed by somebody else on my behalf, the answers have been checked for fullness and accuracy by me.

If during the period of insurance circumstances alter the information given in any question above, I will promptly inform Affinity.

By signing this proposal, I authorise Affinity to:

- obtain from my previous insurer(s) any information it may need about my claims and prior insurance history;
- make enquiries from third parties to verify claims history and other information disclosed or statements made by me;
- disclose my claims history to any insurance agent appointed by me or to any former or future insurer of mine;
- reference the database Insurance Reference Services Limited to confirm the information supplied.

If during the period of insurance circumstances alter the information given in any question above I will promptly inform you.

Note: Be aware that our ability to check and verify information is not intended to relieve you of your obligation to tell the truth. I/we agree to accept the terms, exclusions, conditions and limitations of the Affinity Home & Contents Insurance Policy.

Applicant 1 Signature		Title		Date	/ /
Applicant 2 Signature		Title		Date	/ /

Disclaimer

This policy is underwritten by Lumley and effecting this policy, Affinity, will be acting under authority given to it by the Insurer. We will be acting as an agent of the Insurer and not as your agent.



