

HOME CONTENTS INSURANCE FOR AVEO RESIDENTS

Home Contents Application

Affinity Insurance Brokers
Personal Insurance
PO Box 601,
Moorabbin, Victoria 3189

Application Process

1. Complete all sections below
2. Email or post your completed application to personalinsurance@affinityib.com.au
PO Box 601, Moorabbin, Victoria 3189

Please do not hesitate to contact the Affinity Team with any questions on 1300 423 063

Important Notices

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 (Cth), 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 matter:

- 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 its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Non Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Comment

The requirement of full and frank disclosure of anything which may be material to the risk for which you seek cover (eg. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance with this type of insurance. It is better to err on the side of caution by disclosing anything that might conceivably influence the insurer's consideration of your proposal.

Subrogation Agreements

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

Inadequate Space to Answer

If there is inadequate space to answer any of the questions or make any comment or you need to disclose something to us because of your Duty of Disclosure, please attach a separate piece of paper to this questionnaire giving full details of additional information.

1) Contact Details

Insured Name	
Phone Number	Email
Commencement date <i>Preferred Date</i>	Date of Birth <i>Of the oldest insured</i>

2) Claims History

Have you, or any other person who will receive insurance cover under this policy: Been convicted of any criminal offences during the last 5 years?: (If yes provide the year and further details) <i>Any offence involving fraud, Arson, Murder, Theft or burglary, including receiving or in possession of stolen goods, Drug trafficking- this does not include mere possession of or use of prohibited drugs, Causing malicious or wilful damage, Assault occasioning bodily harm</i>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Had any insurer, including CGU, refuse, cancel cover or require special terms to insure you? (If yes provide year and further details)		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Suffered any loss or damage, or had any claims made against you in the last 3 years? (If yes provide further details)		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Year	Type of Loss	Amount	Insurer
Claim 1				
Claim 2				
Claim 3				
Claim 4				

3) Situation Details

Full Address			
City	State	Post Code	
Has the property experienced an earthquake in the last 3 days or is it currently threatened by fire, hail or a named cyclone?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has the land where the building or contents are situated been flooded or inundated by water more than once in the last 10 years?		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Building Details

Building Type		
<input type="checkbox"/> Unit or Flat	<input type="checkbox"/> Retirement Village	<input type="checkbox"/> Freestanding Home
<input type="checkbox"/> Townhouse or villa	<input type="checkbox"/> Semi-Detached Home	<input type="checkbox"/> Terrace
<input type="checkbox"/> Other		
Construction of External Walls of Home <i>If more than one material, choose the most commonly used</i>		
<input type="checkbox"/> Brick or Brick Veneer	<input type="checkbox"/> Weather Board	<input type="checkbox"/> Wood/Timber
If the building is elevated or multistorey, how many floors does it have?		
If you are on a unit/apartment, what floor are you on?		
Year Home first Constructed		
Is the property well maintained, structurally sound, secured against wind and rain?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property classified as a Historical Building or listed by the National Trust?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property undergoing renovations over \$75,000, OR, under construction, OR, to be demolished?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
How is the Home Occupied? <i>Owner & family members, Owner & non-family members, Tenanted (insured is the occupant), Holiday home/secondary residence, Tenanted (insured is the landlord), Unoccupied, Bed & Breakfast, Community/Public Housing, Social Impact Investment Opportunity, Boarding House/Hostel, Student Accommodation</i>		
Is the property currently Unoccupied?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will any part of the property be used for farming (including hobby farming), or earning an income other than residential rental income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

4) Security

Security			
<input type="checkbox"/> No Alarm	<input type="checkbox"/> Local Alarm	<input type="checkbox"/> Monitored alarm Back to base	<input type="checkbox"/> Securitel/landline
Key operated locks, and/or bars, and/or grills on all accessible windows?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Deadlocks and/or security doors on all external doors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

5) Contents and valuables

Sum Insured for Home Contents <i>If you need help refer to the content's calculator</i>	\$
Preferred Voluntary excess?	\$

6) Additional Information

<i>Additional comments and notes to Broker</i>

I, the undersigned, declare and acknowledge:

- that I am, after enquiry, authorised by all person(s) or entities seeking insurance, to make this proposal;
- that after enquiry, all information supplied in this proposal and any supporting documents attached to this proposal or supplied separately, is true and correct and I have not withheld any material information from this proposal
- that this proposal and any accompanying documents shall form or partly form the basis of the contract proposed.
- that until a Contract of Insurance is entered into, I am obliged to inform the insurer of any changes to any information supplied or of any new information that is relevant;
- that I understand the insurer relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that I have read and understood the Important Notices which form part of this proposal;
- that I understand that no insurance is in force until a Contract of Insurance is entered into, which is upon the Proposer’s acceptance of an offer by the insurer, if any:

Name	Title
Signature	Date

The information contained in this communication is general in nature and should not be relied on as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. Before deciding whether a particular product is right for you, please consider your personal circumstances, as well as the relevant Product Disclosure Statement (if applicable), Target Market Determination and full policy terms and conditions available from AIB & Aon on request. All representations in this communication in relation to the insurance products AIB & Aon arranges are subject to full terms and conditions of the relevant policy. Please contact AIB & Aon if you have any queries.