



EXECUTIVE RESIDENTIAL DOMESTIC INSURANCE

PROPOSAL FORM (Building & Contents)

Please read this carefully before completing the Proposal

Your duty of disclosure:

Before you enter into a contract of general insurance with an insurer, you have a duty at law and under the Insurance Law Reform Act 1977 and 1985 to disclose to the insurer every matter that you know, or could reasonably expect 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 common knowledge
- that your insurer knows or, in the ordinary course of 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 his 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.

Average (underinsurance) Provisions:

As Reinstatement and Replacement Cover may be included in this policy, it is important to insure for full Replacement Cost to avoid application of the following provision;

The provision of the average clause will have effect only if the property insured under the policy is underinsured at the time of loss. If the property insured under the policy is underinsured at the time of loss, the following will apply;

- if you suffer total loss, the provision will have no effect
- if you suffer partial loss, the maximum amount you may recover will bear the same proportion to your actual loss as the amount for which the property insured bears the full value of the property.
- whatever your loss, in no case will you be entitled to recover more than the amount for which the property is insured.

For example: Your property is worth \$20,000. You insure it for \$10,000. You suffer a loss of \$5,000. If your policy is subject to average, the maximum amount you may recover will be \$2,500.

Rights of Subrogation:

This insurance provides that you will not be able to recover under it if you enter into any agreement, which excludes or limits your right of recovery from other parties; therefore you must not have agreed and must not agree to give away any of your rights because that will affect the subscribing Underwriters right to recover from these other parties.

Head Office : Level 2, Chester Building, Cnr Camp & Shotover Streets, Queenstown, New Zealand
Phone (643) 409 2500 Fax (643) 409 2600
All Correspondence to: Post Office Box 1935, Queenstown, New Zealand.

2. Type of Home

Yes	No
-----	----

3. Are the premises watertight, structurally sound and secure?

Yes	No
-----	----

4. Are the premises connected to Town or City water supply?

5. Construction

Walls

Brick / Stone

Wood

Other (Please Specify)

Roof

Iron

Tile

Other (Please Specify)

6. Number of levels?

7. Year Built?

If the premises were built before 1945, have they been:

Replumbed	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If Yes, when?	
Reclad	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If Yes, when?	
Relined	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If Yes, when?	
Rewired	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If Yes, when?	
Reroofed	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If Yes, when?	
Repliled	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If Yes, when?	

Yes	No
-----	----

8. Do the premises have a Historic Places Trust Classification?

<input type="checkbox"/>	Owner Occupied
<input type="checkbox"/>	Proposer as Tennant
<input type="checkbox"/>	Proposer as Landlord
<input type="checkbox"/>	Holiday Home
<input type="checkbox"/>	Unoccupied

9. How are the premises occupied?

Yes	No
-----	----

10. Are the premises being let or rented on a commercial basis (eg home-stay, Bed & Breakfast, Motel, Hotel)?

If Yes please provide details:-

Yes	No
-----	----

11. Do the premises have more than one self-contained unit?

If Yes please provide details:-

Note: For Earthquake Commission Natural Disaster cover, a "self-contained unit" is any residential dwelling that includes domestic facilities.

12. Are there any entries against the premises certificate of title or has there been any notice issued by a local authority in relation to the property, such as a notice or entry Section 36 or Section 71 of the Building Act?

If Yes please provide details:-

Yes	No
-----	----

13. Are the premises fitted with Smoke Detectors?

Yes	No
-----	----

If Yes are the monitored?

Yes	No
-----	----

14. Are all Externally opening Doors including sliding or Garage Doors fitted with either deadlocks or internally fitted key operated devices or close shackle padlocks?

15. Are all Externally opening windows fitted with internally fitted security latches/catches?

Yes	No
-----	----

Yes	No
-----	----

16. Are the premises fitted with a Burglar Alarm?

Yes	No
-----	----

If Yes is it monitored?

Yes	No
-----	----

Coverage Required

1. Executive Residential Building Cover

Being the total replacement Accidental Damage cover based on area.

In square metres what is the size of the Insured Premises including all levels, decks, garage(s), tennis courts, permanently installed swimming pools and any other Domestic outbuilding

Square Metres

Yes	No
-----	----

2. Executive Residential Contents Cover

\$

A. Non-specified sum insured

Note: the following item limits unless separately listed under the Specified Items below:

1. \$10,000 for any single; item of jewellery, watch, bullion or unset precious stones, and
2. \$5,000 for any single: collection, camera (film, video or digital), or camera accessory, certificates or documents, and
3. \$3,000 in total for all parts or accessories of any:
 - (a) watercraft, or
 - (b) motor vehicle, motor cycle, motor scooter, trailer or caravan, or
 - (c) aircraft or other aerial device that are not in it or attached to it, and
4. \$2,000 in total for: money, vouchers that can be redeemed for cash or stamps not being part of a collection,

B. Specified Items

- | | |
|----|----|
| 1. | \$ |
| 2. | \$ |
| 3. | \$ |
| 4. | \$ |
| 5. | \$ |
| 6. | \$ |

Note: If cover required for more than 6 items please attach separate list

Attach valuation for each item to this proposal form (ie copy of Jewellers valuation)

3. Young Persons extension

This cover is available only if section A is taken. The Sum insured for each Young Person is included within Cover A's sum insured.

List separately each Young Person, which institute of learning they are attending and what sum insured they require (not to exceed \$5,000 per Young Person)

- | | |
|----|----|
| 1. | \$ |
|----|----|

- 2. \$
- 3. \$
- 4. \$

PERSONAL HISTORY

To be completed by you the 'Proposed Insured'

Have You or any other person to be covered under this policy or any person who may benefit from this insurance:

- a. Ever experienced any loss of \$5,000 or more to any property? Yes No
- b. Ever withdrawn a claim? Yes No
- c. Ever had insurance voided, refused, cancelled, renewal not offered, special conditions imposed or a claim refused? Yes No
- d. Is the property used for anything other than private purposes? Yes No

If you answered Yes to any of the above please give details. Please attach full details on a separate sheet of paper if not sufficient space on this form:

Privacy Act Statement

Declaration and Acknowledgements

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