



Combined House Contents and Car Proposal

Your Details:

Applicant 1

Surname: _____

First Name (s): _____

Occupation: _____

Date of Birth: _____ / _____ / _____

Applicant 2

Surname: _____

First Name (s): _____

Occupation: _____

Date of Birth: _____ / _____ / _____

Postal Address: _____

Ph: Pvte (0) _____

Bus: (0) _____

Mobile: (02) _____

Email: _____

PAYMENT OPTIONS

How do you wish to pay Monthly Annually

COVERS REQUIRED

House Contents Car

DO YOU CURRENTLY HAVE INSURANCE COVERS WITH US? Yes/No

House Contents Car Boat

Other: _____

Cover to commence: _____ / _____ /20 to _____ / _____ /20

DUTY OF DISCLOSURE

You must tell us all information you know (or could reasonably be expected to know) which would influence the judgement of a prudent underwriter (insurer) whether or not to accept your application, and if it is accepted, on what terms and at what cost.

Examples of information you may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal record;
- if another insurer has cancelled or refused to renew insurance, or has imposed special terms;
- any insurance claim you have made in the past.

Examples of information you do not need to disclose include:

- anything we say you do not need to tell us about;
- anything that is common knowledge
- anything you have already told us, or that we should be expected to know in the ordinary course of our business
- anything that reduces the risk of an insurance claim

These examples are a guide only. If you are not sure whether you need to disclose a particular piece of information, please ask.

WHEN IN DOUBT – DISCLOSE. ALL INFORMATION WILL BE TREATED CONFIDENTIALLY.

General Questions and Declaration:

Each question must be answered on behalf of You (the person applying for this insurance) and also your spouse, family members or any other person who may be covered under the insurance which is being applied for.

- Have you made a claim on any type of insurance in the past 5 years? Yes/ No
- Has any insurance company ever refused to insure you? Yes /No
- Has any insurance company ever cancelled, refused to renew, or imposed special conditions on any insurance held by you? Yes /No
- Have you or has any family member who lives with you:
 - (a) ever been imprisoned for any criminal offence, or Yes/ No
 - (b) had any conviction for a criminal offence within the last 7 years, or Yes/ No
 - (c) any prosecution pending for any criminal offence? Yes/ No

If you have answered "Yes", to any of the above please give full details below.

I agree that:

1. MATERIAL FACTS

- (a) All information given to NZI (whether verbal or written) is true and correct;
- (b) All material facts have been disclosed. (See "Your Duty of Disclosure");

2. TERMS OF POLICY

The terms of Insurers policy are accepted;

3. USE OF INFORMATION

- (a) My personal information collected by the insurer may be:
 - (i) used by them to advise me of its other services;
 - (ii) disclosed to other members of the insurance industry and Insurance Claims Register Ltd., and to parties who have a financial interest in the subject matter of the policy;
- (b) My personal information held by other members of the insurance industry and Insurance Claims Register Ltd., may be disclosed to NZI or Vero

4. AGENCY

Anyone who assists me to complete this Application Form is acting as my agent only.

Please note:

- We gather information about you (including your claims history) to consider your application for insurance. If you refuse to provide it, we may decline your application.
- This information is held by us and you may access it. It may be passed onto other insurers you deal with, and mortgages etc.
- Your claims history is passed onto, and held by Insurance Claims Register Ltd. This enables other insurers you deal with to access it, and prevents fraudulent claims.

ON BEHALF OF ALL APPLICANTS

Signature: _____

Date _____ / _____ / _____

Signature: _____

Date _____ / _____ / _____

HOUSE OR DWELLING (Please Indicate cover chosen)

NZI Echelon NZI House-Owners Replacement NZI House-Owners Present Value

Vero Maxi-plan Vero Basic-plan Replacement Vero Basic-plan Indemnity

Address of Property: _____

Suburb: _____ City: _____

EXCESS REQUIRED: STANDARD EXCESS Vero Insurance \$150 NZI Insurance \$150

PLUS Voluntary excess of Vero \$250 \$500 \$1000 NZI \$100 \$350 \$850

Note: Tenanted Properties carry an additional \$250 excess in all instances.

Is your home subject to a Mortgage: _____

Is the Home on town (Mains) Water Supply Yes/No Is there a swimming pool Yes/No

What Type of Home is this? House Flat/Apartment Home Unit Body Corporate Unit

Unoccupied (Reason _____) Holiday Home (How Often Visited _____)

Who lives there Owner & Family Owner & Others Tenants Owner Relative/Employee

If Tenanted: a) Is the interior inspected by the owner or a professional letting agent at least six monthly Yes/No
 b) Has there been any damage by tenants (whether insured or not) in the past five years? Yes/No
 c) Do you wish to cover Landlords Fixtures and Fittings? Yes/No

Total Floor Area: _____ m² or Sq Feet: _____ (include all levels plus any outbuildings etc)

Year Built: _____ Construction: Brick Block Wood

Please Provide Sums Insured for either of the following if selected:

NZI House-Owners Replacement \$ _____ NZI House-Owners Present Value \$ _____

Vero Basic-plan Replacement \$ _____ Vero Basic-plan Indemnity \$ _____

If built before 1940, have any of these been done in the past 30 years:

All electrical wiring replaced: approximate date: _____ Yes/No

Road Completely replaced: approximate date: _____ Yes/No

All plumbing replaced: approximate date: _____ Yes/No

Completely re-piled: approximate date: _____ Yes/No

All Walls Re-lined with Gib Board: approximate date: _____ Yes/No

Exterior re-painted: approximate date: _____ Yes/No

Type of Heating: _____

Any other Major renovations: _____

Is there any part of the home used for:

Business, trade or profession Yes/No That has a history of flood or landslip Yes/No

That is damaged or in need of repair Yes/No Undergoing renovation or alteration Yes/No

Home Contents (please indicate cover chosen)

NZI Echelon NZI House-Holders
 Vero Maxi-plan (minimum Sum Insured \$40,000) Vero Basic-plan Xtra (Minimum \$20000)
 Vero Basic-plan Indemnity (Minimum \$20000)

Address of Property: _____
 Suburb: _____ City: _____

EXCESS REQUIRED: STANDARD EXCESS Vero Insurance \$150 NZI Insurance \$100
PLUS Voluntary excess of Vero \$250 \$500 \$1000 NZI \$150 \$400 \$900

What is this address: Your Usual residence Holiday Home Vacant/Unoccupied
 Who Owns the Home: You Relative/Employer Landlord Other (Specify)
 If you are not the owner are you Sharing The only tenant Sharing with spouse/family
 If Sharing please provide details: _____

Who will be covered – Please note that insurance will cover only the contents owned by the person(s) making this application and their legally married spouse and any children that live at this address.

Is contents required for contents owned (or jointly owned) by anyone else? (de-facto partner, grandparents etc) Yes/No
 If yes – please say who: _____
 Is the house fitted with a burglar alarm Yes/No Was if Professionally installed Yes/No
 Is it Monitored: Yes/No by who: _____
 Do all external doors have deadlocks Yes/No Do all windows have window locks Yes/No

Sum Insured: \$ _____

The following items are covered to set limits.
 If you want to insure for their full value, please specify below and, if we require them, provide valuations.

Watch/Jewellery	NZI \$3,000 (\$15000 total)	Vero \$2,000 (\$10,000 total)
Camera/Photography gear	NZI \$3,000	Vero \$3,000
Bicycles	NZI \$2,000	Vero \$2,000
Cell phones	NZI \$1,000	Vero \$1,000
Home Office equipment at Home	NZI \$10,000	Vero \$10,000
Laptops		Vero \$5,000

Personal effects away from the situation (up to \$2,000) Yes/ No

Please list items where extended cover is required & attach valuations

1: _____ \$ _____
 2: _____ \$ _____
 3: _____ \$ _____
 4: _____ \$ _____

MOTOR VEHICLE

Please tick which type of vehicle you are insuring Car Caravan Trailer

Make and Model of vehicle: _____

Date of Manufacture: _____ Registration Number: _____ (must be provided)

Full name and address of Finance Company (or other interested parties): _____

Market Value of Vehicle (\$) _____ Engine size _____ (cc) Turbo: Yes No Rotary: Yes/ No

Has the original engine been replaced or modified? Yes/No

If "Yes", give full details _____

Have the original wheels been replaced? (Other than replacement of tyres) Yes/ No

If "Yes", give full details _____

Has the bodywork or suspension been modified? Yes/No

If "Yes", give full details _____

Has the vehicle been fitted with a stereo system worth more than \$1000? Yes/No

If "Yes", give full details _____

Please tick any of the following which apply to your vehicle Sports or performance Convertible/Cabriolet Kitset/Replica/Left-hand Drive Classic/Vintage Orphan

Does the vehicle have a car alarm or immobiliser? Yes/No

Where is the vehicle usually parked at night? Garage Driveway/Carport On Roadside Other (Specify)

Will the vehicle be used in connection with any profession, business or occupation? Yes/No

If "Yes", give full details _____

Details of Drivers

Full Name	Date of Birth	Sex M/F	Occupation	Phone No	Licence type	Length Held	% Driving

Have you or anyone else who will drive this vehicle had any motor vehicle accidents, damage or theft in the last 5 years (whether a claim was made or not)? Yes/ No

Have you or anyone else who will drive this vehicle ever indefinitely been disqualified from driving for repeat alcohol or drug related driving offences? Yes/No

Have you or has any family member who lives with you:
 (a) ever been imprisoned for any criminal offence, or Yes/ No
 (b) had any conviction for a criminal offence within the last 7 years, or Yes/ No
 (c) any prosecution pending for any criminal offence? Yes/ No

Have you or anyone else who will drive this vehicle ever had insurance declined, cancelled, or been refused renewal or had any special conditions imposed? Yes/ No

Is there any other information likely to affect this insurance? Yes/ No
 If you have answered "Yes", to any of the above please give full details below.

Standard Excess \$300 Plus additional Voluntary Excess (with Premium Discount) \$200 \$700

Do you wish to restrict cover to 2 Named drivers over the age of 25 years for a premium discount Yes/No

Names: 1 _____ 2 _____

Do you want to exclude all drivers under the age of 25 years for a premium discount? (This extension may not be available if we restrict cover to named drivers as part of any special terms to insure the vehicle) Yes/ No

Do you want to apply for NZI Roadside Assist cover? (Full cover only) **NZI Only** Yes/ No

Previous Insurer: _____ Expires: _____ No Claim Discount: _____
 (please attach copy)

