

home and contents insurance proposal



Lumley General Insurance Limited, ABN 24 000 036 279

IMPORTANT INFORMATION - Read this before completing this form.

- ✓ Proposer to complete all Sections in full – please tick boxes where required.
- ✓ Every question must be answered fully, truthfully and accurately. If any question is not understood, please contact your local Lumley General Insurance office or your Broker.
- ✓ If you do not answer any question satisfactorily, THE PROPOSAL WILL BE RETURNED FOR COMPLETION. This may affect your period of cover.

Print and complete all sections in black or blue pen.

Home and Contents Insurance is available as a Defined Events policy or as an Accidental Damage policy for which you pay an extra premium. Please select which you require:

- Defined Events
- Accidental Damage

1. Applicant Details

Proposer's name in full (1) Date of birth Retired? Yes No

Proposer's name in full (2) Date of birth Retired? Yes No

Goods and Services Tax:

(a) Australian Business Number (ABN), if applicable

(b) Tax Status % entitlement to Input Tax Credits

Postal address for notices Postcode

Phone (business) Phone (home) Phone (mobile) Fax Email

Mortgagee or other interested party

Postal Address Postcode

Period of insurance from to at 4:00pm local standard time

Lumley General Insurance Limited

NSW	Lumley House, Level 9, 309 Kent Street, Sydney 2000 Suite 19, 50 Glebe Road, The Junction 2291	Phone (02) 9248 1111 Phone (02) 4925 7500	Fax (02) 9248 1122 Fax (02) 4940 0295
VIC	Level 3, 99 King Street, Melbourne 3000	Phone (03) 8627 4333	Fax (03) 8627 4312
ACT	Level 4, Perpetual Building, 10 Rudd Street, Canberra City 2601	Phone (02) 6279 0333	Fax (02) 6279 0330
TAS	27 Paterson Street, Launceston 7250	Phone (03) 6345 4700	Fax (03) 6345 4711
SA	465 Pulteney Street, Adelaide 5000	Phone (08) 8228 1700	Fax (08) 8228 1777
WA	50 St George's Terrace, Perth 6000	Phone (08) 9220 8222	Fax (08) 9220 8251
QLD	Level 2, 99 Melbourne Street, South Brisbane 4101 Level 5, Northtown Tower, Flinders Mall, Townsville 4810	Phone (07) 3307 4800 Phone (07) 4722 6000	Fax (07) 3307 4899 Fax (07) 4724 4398
NT	84 Woods Street, Darwin 0800	Phone (08) 8941 7998	Fax (08) 8941 7950

2. Home & Contents Details

Situation of property to be insured

Postcode

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How is the home occupied?

- By you as owner
 By a tenant (your home)
 By you as tenant/renters (not sharing)
 Vacant home
 Holiday home
 Farm owner-occupied
 Farm not owner occupied
 Other - give details

Type of home

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

Construction of Building

- (a) Walls:
 Bricks
 Fibro
 Wood
 Composite
 Other
 (b) Roof:
 Tile
 Iron
 Colourbond
 Other

Size of home (sq m2 or squares) Year of construction

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Is the home connected to town water?

Yes No

Is your home heritage listed?

If "Yes", give details

Is the property in need of repair?

If "Yes", give details

Has the home been - rewired? (If "Yes", please provide year)

- replumbed? (If "Yes", please provide year)

Does the home have any of the following protection? (Please select those applicable)

- Deadlocks on all external doors
 Security intercom
 Keyed locks on all windows
 Fixed safe
 Bars on all louvre windows
 Neighbourhood watch area
 Professionally installed local alarm
 Smoke detectors
 Professionally installed monitor alarm
 Security gates

Please give details of any claims made against any insurer by you under any home building, contents, valuables or liability policy in the last 5 years.

Date of loss	Name of insurer	Details of claim	Amount paid
			\$
			\$

In the last 5 years, did you suffer loss or damage to any buildings, contents, or valuables and for which you have not made a claim?

If "Yes", please give details:

Yes No

Date of loss

Loss or damage

Cost of loss or damage

Date of loss	Loss or damage	Cost of loss or damage
		\$
		\$

Apart from a situation where an insurer declined cover or refused renewal because of factors that did not relate to the risk, e.g. the insurer ceased to offer the cover, has any Insurer:

Yes No

(i) declined to insure you

(ii) cancelled your insurance

(iii) refused to renew your insurance

If "Yes" to any of (i), (ii) or (iii), please state the name of the insurance company, the reason and the date

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Has any person proposed for insurance in the last ten years

Yes No

(i) been convicted with any criminal offence

(ii) been charged with any criminal offence

If "Yes" to (i) or (ii), please specify the conviction or charge:

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Is there any business activity carried out at the property?

If "Yes", please advise what type of business is carried on

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Is the property on a waterfront?

If "Yes", please advise what type, eg. lake, ocean, river

Yes

No

Please state the name of your previous home and contents insurer

Expiry date of previous insurance

3. Policy Section 1: Building Cover

Sum Insured

4. Policy Section 2: Contents Cover

Sum Insured

There are limits to the amount we pay on certain items. These limits are set out in the policy under **Section 2. Contents Cover**. You may obtain higher limits by specifying any of these items below. We pay up to the amount specified.

Section 2. Specified Contents eg. fine art, paintings, antiques, and curios and other bona fide works of art. Please list hereunder any contents you wish to specify and provide as much identification as possible eg. serial numbers, valuations and receipts (these will be required in the event of any claim).

Please Note: Specified Contents does not mean valuables. Valuables means jewellery, watches, furs and gold and silver articles and other specified items of a similar kind. Where your valuables exceed the Unspecified Valuables limits set out in the policy under **Section 2. Contents Cover**, and you wish to insure these valuables for a higher amount or wider territorial limits then **Section 3. Specified Valuables Cover** (as below) should be completed. **This cover will attract an additional premium.**

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Sub Total Specified Contents	\$ <input type="text"/>
Total Contents Sum Insured (Contents plus Specified)	\$ <input type="text"/>

(If insufficient space please attach details)

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

5. Policy Section 3: Specified Valuables Cover

DEFINED EVENTS POLICIES

You may elect to insure specified valuables against accidental loss or damage anywhere in Australia. If you chose this option, please nominate a sum insured in the specified items box below.

Specified Valuables - Australia: being articles of jewellery, watches, furs and gold or silver articles and other similar 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 article in excess of \$1,000.

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

ACCIDENTAL DAMAGE POLICIES

This Section insures your contents anywhere in Australia, New Zealand and anywhere temporarily removed in the world for up to 60 days.

Specified Valuables – Australia and temporarily removed elsewhere in the world: being articles of jewellery, watches, furs and gold or silver articles and other specified items described in the Insurance Schedule.

Please list Specified Contents 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 article in excess of \$2,500.

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

6. Policy Section 4: Liability Cover

Legal Liability: \$20,000,000

7. Policy Section 5: Domestic Workers Compensation Cover (Optional Cover)

Domestic Workers Compensation Insurance Cover is included for NSW Situations only as per the Act.
Insurer – Employers Mutual Indemnity (Workers Compensation) Limited

Do you wish to purchase optional Domestic Workers Compensation in NSW? Yes No

8. Important Information and Declaration

Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty at law to disclose to the insurer anything that you could reasonably be expected to know is relevant to the insurer's decision whether to accept the risk of 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 us;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which compliance of your duty is waived by the insurer.

If you fail to comply with your duty of disclosure the insurer may be entitled to reduce its 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.

Confirming Transactions

You may contact us or your adviser, in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under your policy. Any transaction will be documented by us as quickly as possible.

Privacy

Lumley General Insurance Limited respects your privacy and complies with the Privacy Act and the National Privacy Principles. A copy of our Privacy Policy and Procedures is available at any of our offices.

Excess

An excess is the sum of money we will not pay in respect of a claim. The insurance Schedule and Policy Wording detail the excesses which may be applicable.

Exceptional Circumstances

Are there any exceptional circumstances which are special or individual to you?

You only have to tell us about exceptional circumstances that you know (or a reasonable person in the circumstances could be expected to know) are relevant to our decisions about:

- whether to insure you;
- how much to charge; or
- any special rules that may apply to you or the policy.

You do not have to tell us anything that:

- we could reasonably be expected to ask you in a specific question; or
- will reduce the possibility of a claim; or
- is common knowledge; or
- we already know about, or we ought to know about through our business; or
- we have said we do not need to know.

Declaration

I declare that I have:

- received a copy of the Policy Wording;
- read the information concerning the Duty of Disclosure and other important notices;
- answered every question fully and honestly;
- either completed this proposal form personally or, if it has been completed by someone else, the answers have been checked for fullness and accuracy by me.

If during the Period of Insurance circumstances change in the information I have provided, I will promptly inform you.

I understand that if I have not fulfilled my Duty of Disclosure my claim may be reduced.

I authorise Lumley General Insurance Limited to obtain claims and any other information they require from my previous insurers or the Insurance Reference Services Ltd to confirm the information I have supplied, if required by them at any time.

Signature

Date (dd/mm/yyyy)

Signature

Date (dd/mm/yyyy)