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PROPOSAL FOR HOUSE & CONTENTS INSURANCE

No risk attaches until the proposal has been accepted by the company and premium is paid or agreed to be paid

QUOTE

COVER

Your Details

Owner's Name:
Property's physical address: Property's legal description:
Proposed Period of Cover:
Current Policy End Date:



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1030, Auckland, New Zealand Ph: 09-3064014 Fax: 09-3064015

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Registered & Head office: New India Assurance Building 87, M.G Road, Fort, Mumbai – 400001 (India)

HOUSE AND CONTENTS INSURANCE PROPOSAL

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YOUR DETAILS

Full name:	
Your address:	
Occupation:	
Contact details:	Address
Telephone:	(work)
	(home)
	(mobile)
	Email

YOUR DUTY OF DISCLOSURE

You must tell us everything you know (or could be reasonably expected to know) that a prudent insurer would want to take into account in deciding:

- whether to accept your proposal, and
- if so, on what terms.

Examples of what you must tell us include:

- anything that increases the risk of a claim
- any criminal offending or convictions
- any previous insurance claims
- any refusal by another insurer to insure you on standard terms, or continue to insure you on standard terms.

You must also tell us this every time this policy renews, and when you make any changes to it.

If you fail to do this, we may avoid the policy back to when it started as if you were never insured at all.

When in doubt, disclose. We treat all information confidentially.

YOUR PRIVACY

We collect and receive your personal information in this proposal to decide whether to insure you. We hold it in our records. You have rights to access it, and correct it under the Privacy Act 1993.

You must supply your personal information to us if it comes within your duty of disclosure (see Your Duty of Disclosure above). If you fail to do so, we may decline your proposal or avoid your insurance retrospectively. We obtain your authority below to transfer some or all of it to other members of the insurance industry, financially interested parties noted on your policy and Insurance Claims Register Limited.

YOUR PREVIOUS HISTORY

Has any insurer ever refused to insure you on standard terms, or refused to renew your insurance on standard terms?	Yes/No
Has any insurer ever refused to pay your insurance claim?	Yes/No
Have you made any insurance claim in the last five years?	Yes/No
Do you know of any circumstances that could lead to a claim under any of our policies in the future?	Yes/No
Do you have any criminal convictions (including traffic offences, but not parking offences), or are you currently facing a prosecution? If Yes , please list each offence or prosecution, and each sentence you received.	Yes/No
<u>If you have answered Yes to any of the above questions, please write full details below.</u>	

HOUSE INSURANCE

Please complete this section if you require House Insurance.

Is your property (<u>Please circle</u>):	Detached house
	Flat/apartment
	Home unit
	Part of a residential only body corporate.
How many buildings are on the property?	
Who occupies your property? (<u>Please circle</u>)	You and your family members and/or others
	Relatives/employees
	Tenants
	Unoccupied.
If tenanted, do you or an agent inspect the property regularly?	Yes/No
Has there been any damage resulting in an insurance claim in the last five years?	Yes/No
When was your house built?	
What is the house size (floor area in square metres)?	
What is the present value of the house (excluding the land value)?	
Do you know the replacement value? If so please advise:	Yes/No
Do you use the property as a business or trade? If Yes, please describe.	Yes/No
Does the property require repairs? If so, please list.	Yes/No

Are you currently renovating any of the property? If so, please list	Yes/No
Has the property ever suffered flooding or landslides?	Yes/No

CONTENTS INSURANCE

Please complete this section if you require Contents Insurance.

Please list the address of where the contents are stored:	
Who owns the property where your contents are located?	
If it is your home, what type of property is it? (Please circle)	Main home
	Holiday home
	Tenanted property
	Unoccupied
If you don't own the property, are you: (Please circle)	Living alone and/or with family
	Have flatmates
Who else requires contents cover?	
What is the total value of the contents insured?	
Does the property have a burglar alarm? If so, please describe:	Yes/No
Do you have deadlocks on the doors/windows?	Yes/No
<i>Please read the policy for specific limits on the sums insured for certain contents. Please contact us if any of the items are valued in excess of those individual limits and you require additional cover.</i>	

YOUR DECLARATION

I declare that I:

- 1 Have answered all questions truthfully.
- 2 Have, in addition, disclosed all material facts to New India (please see Your Duty of Disclosure above)
- 3 Agree to the policy terms and conditions.
- 4 Authorise:
 - 4.1 New India to advise me of its other services from time to time.
 - 4.2 The disclosure of my personal information held by New India to:
 - 4.2.1 Other members of the insurance industry, and
 - 4.2.2 Financially interested parties noted on the policy, and
 - 4.2.3 Insurance Claims Register Limited.
 - 4.3 The disclosure of my personal information held by:
 - 4.3.1 Other members of the insurance industry, and
 - 4.3.2 Insurance Claims Register Limited to New India for the purpose of considering this proposal and administering the policy.
- 5 Am authorised to complete this proposal on behalf of anyone else to be insured under the policy, and agree that they give the same declarations.

Signature of Proposer

Date