

HOUSEHOLD GOODS & PERSONAL EFFECTS APPLICATION FORM



YOUR 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 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 that reduces the risk of an insurance claim;
- 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.

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.

GUIDELINE TO THE COVER

The following is a brief guideline to the Policy and Application.

WE STRONGLY RECOMMEND YOU READ THE POLICY WORDING TO OBTAIN FULL DETAILS OF THE EXTENT OF COVER AND THE CONDITIONS AND EXCLUSIONS THAT APPLY.

Should you require clarification, please refer to the nearest office of NZI or your Insurance Broker/Advisor.

1. COVER

There are two options of cover. You must state the option you require at the time when you complete this Application.

• **OPTION 1** – Limited Cover

You are insured for **accidental loss** to **insured property** occurring during the **transit** as a direct result of:

1. fire, or
2. flood, or
3. accident to, or overturning of the conveying vehicle.

• **OPTION 2** – Accidental Loss

You are insured for **accidental loss** to **insured property** occurring during **transit** caused by an external and physical event.

Earthquake on shipments within New Zealand is covered by the Government Earthquake Commission (EQC). The most the EQC will pay is NZ\$20,000. If cover Option 2 is taken NZI will pay the amount in excess of the EQC.

Storage. If, during transit and prior to delivery at destination, you arrange for storage at a carrier's warehouse you are insured for an aggregate period of up to 30 days. **Extra Storage** cover is available and you should record your requirements on this Application.

Duration of cover. Unless otherwise stated in the schedule cover applies from house to house. It will not cover you during packing or unpacking at your house.

2. EXCESS

A compulsory excess of NZ\$250 (exclusive of GST) applies to Option 2. To obtain lower premiums, you can increase the excess and should note your requirements on this Application.

3. EXCLUSIONS

A number of exclusions apply. These are contained in the **GENERAL EXCLUSIONS** section of the policy.

- 4. CONDITIONS** A number of conditions apply. These are contained in the **GENERAL CONDITIONS** section of the policy.
- 5. CLAIMS** In the event of a claim you are required to take certain action. Details are contained in the **CLAIMS** section of this policy.
- 6. CLAIMS SETTLEMENTS** Most goods are insured on the basis that, if they are less than 10 years old, the Company will, in the event of loss, pay you the replacement value or full cost of repair. There are some items which are not insured for replacement value and your attention is drawn to the Basis of Settlement section of the policy wording.
- 7. VALUES** It is important that you state the full **PRESENT VALUE** of your goods when completing this Application. The **PRESENT VALUE** is the market value at the time and place of transit commencing, after due allowance for age and condition.
 If the transit involves a marine adventure, as defined by the Marine Insurance Act, 1908, and you under-insure, ie declare a value which is less than the full present value, then **AVERAGE** applies and you will be required to stand a part of any claim in addition to the excess.
 As an example, if the value of your goods being moved is \$50,000 and you insure them for \$30,000 then, if you lost a television valued at \$1,000, the insurance policy will pay:

$$\frac{\$30,000}{\$50,000} \times \$1,000 = \$600$$
 (from which the excess would then be deducted).
 To assist you in declaring the full present values, typical household item costs (new) are listed overleaf. In addition, space is provided for you to enter the present value of your goods in order to ensure you declare the correct total value.

DETAILS OF APPLICANT

APPLICANT'S NAME

First Name _____ Surname _____

POSTAL ADDRESS

Number/Street _____

Suburb _____ Town/City _____ Post Code _____

CONTACTS

Business Phone _____ Mobile _____

Email _____ Private Phone _____

TRANSIT DETAILS

From (place) _____ To (place) _____ On (date) _____

Method of carriage (please tick those applicable) Road or rail Ship Aircraft

Sum Insured (please specify currency) _____

IMPORTANT NOTICE

You should insure for the full present value of your property. The policy is subject to average which means that if you do not insure for the full present value you will be required to stand part of any claim. You should carefully read and understand the Policy Wording and guidelines on the front of this Application.

CONDITIONS OF INSURANCE COVER REQUIRED

State the cover option you require. (Refer Option 1 or 2 in the Policy Wording and the guidelines on the front of this Application)

I wish to insure for **OPTION**: _____ (I understand **Option 1** is for limited cover)

Do you require cover for Extra Professional Storage? (Refer Policy Wording) YES NO

If 'Yes', please state: (a) the period of time (b) address of the store

Excess that applies \$250 \$1000

INSURANCE HISTORY

- 1. Has any insurance company ever refused your application for insurance; or refused renewal of your policy; or cancelled your policy; or required an increased premium; or imposed special conditions? YES NO
2. Has any insurance company ever refused your claim in respect of any insurance? YES NO
3. (a) Has any applicant, during the last 5 years, made a claim in respect of any transit insurance? YES NO
(b) Is any applicant aware of any circumstances that may result in a claim under this policy? YES NO
4. Have you or has any family member who lives with you: ever been imprisoned for any criminal offence, or had any conviction for a criminal offence within the last 7 years, or any prosecution pending for any criminal offence? YES NO
5. Is there any further information which could influence our decision whether to accept this application, or the terms of that acceptance? YES NO

If you answered 'Yes' to any part of questions 1 to 5 please give details below

Multiple horizontal lines for providing details.

AGREEMENT

I agree that:

1. Material Facts

- (a) All information given to NZI (whether oral 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 NZI's policy are accepted;

3. Use of information

- (a) My personal information collected by NZI may be:
 - (i) used by NZI 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 register may be disclosed to NZI.

4. Agency

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

Privacy Act Statement:

- 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 or declare this policy unenforceable from the beginning.
- This information is held by us and you may access and seek correction of it. It may be passed on to other insurers you deal with, and interested parties.
- 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 _____

Title/position _____

VALUATION GUIDE TO ASSIST YOU IN DETERMINING PRESENT VALUES

	TYPICAL NEW VALUE NZ\$	YOUR PRESENT VALUE		TYPICAL NEW VALUE NZ\$	YOUR PRESENT VALUE
KITCHEN			DINING ROOM		
Pots/pans	\$1,000		Dining table/chairs	\$5,000	
Crockery/glassware	\$1,000		Sideboard/cabinet	\$2,000	
Cutlery/utensils	\$500		Liquor	\$2,000	
Electric toaster	\$75		Silver/ornaments	variable	
Electric frypan	\$140		Curtains/blinds	\$500	
Mixer/blender/processor	\$500		Glassware/crystal	\$1,000	
Electric kettle/jug	\$80		Other		
Electric coffee maker	\$90		Indicative total	\$10,500	
Dishwasher	\$1,500		LAUNDRY		
Microwave	\$900		Washing machine	\$1,500	
Deepfreezer	\$1,000		Dryer	\$550	
Refrigerator	\$1,200		Vacuum cleaner	\$600	
Bowls/baking equipment	\$200		Iron/ironing board	\$150	
Curtains	\$130		Linen cupboard contents	\$2,000	
Tables/chairs/stools	\$1,000		Cleaning materials	\$150	
Clocks/ornaments	variable		Other		
Foodstuffs	\$1,000		Indicative total	\$4,950	
Sundry items	variable		GARAGE		
Indicative total	\$10,315		Power/hand tools	\$2,000	
BEDROOMS			Mower	\$900	
Bedroom suite furniture	\$5,000		Bicycle	\$1,000	
Curtains/drapes	\$1,500		Outdoor furniture	\$800	
Bed coverings	\$2,000		Camping gear/tent	\$1,000	
Beds/mattresses/pillows	\$3,000		Garden tools	\$500	
Electric blankets	\$170		BBQ	\$400	
Indicative total	\$11,670		Other		
LOUNGE			Indicative total	\$6,600	
Television	\$1,500		OTHER		
DVD Player/DVDs	\$1,500		Photographic equipment	200	
Stereo equipment	\$3,000		Musical instruments	\$1,000	
Lounge suite & cushions	\$5,500		Sports equipment	\$1,000	
Curtains/blinds	\$2,800		Binoculars/telescope	\$500	
Rugs	\$600		Cassette player/radio	\$500	
Coffee Table	\$500		Luggage	\$1,500	
Ornaments	variable		Sewing/knitting machines	\$2,000	
Pictures/books	\$2,000		Clothing/footwear	\$5,000	
Records/tapes/CDs	\$1,000		Computer/equipment	\$5,000	
Sideboard/wall unit	\$2,000		Toys/games	\$500	
Light fittings/lamps	\$1,000		Heaters	\$1,000	
Bookcase	\$500		Mirrors	\$400	
Other			Other		
Indicative total	\$21,900		Indicative total	\$20,600	
			OVERALL INDICATIVE TOTAL		
			\$86,535		