

# HOME INSURANCE PROPOSAL



CONSUMERS'  
GUARANTEE  
INSURANCE

Please write in BLOCK LETTERS and tick the correct boxes. If you have ticked a shaded box, please give full details in the spaces provided. We will provide you with a copy of the completed proposal form on request.

To help us decide whether or not we will insure you and under what conditions, you must answer all questions on this proposal. Each answer must be truthful and frank. Please read your duty of disclosure. It is important to remember that if you do not give all the information necessary to assess the risk, or if you give false information, we may refuse a claim, cancel the policy, or treat the policy as never having operated.

## GENERAL DETAILS

1. Date you require insurance from  
Day \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

2. Full name of Proposer(s).  
state: Mr, Mrs, Miss, Ms or other title  
\_\_\_\_\_  
\_\_\_\_\_

3. (a) Full Postal Addresses  
\_\_\_\_\_

(b) Email Address  
\_\_\_\_\_

4. Address of property on which insurance is required if different from above.  
\_\_\_\_\_  
\_\_\_\_\_

5. Telephone numbers  
Home 

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 Work 

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Mobile 

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6. Have you been insured before for any of the risks proposed? Yes  No

Have you or any member of your household ever:

7. Had any insurance refused or been subjected to special terms or conditions? Yes  No

8. Been convicted of or charged with arson or any offence involving dishonesty of any kind such as fraud, robbery, theft, or handling stolen goods? Yes  No

9. Sustained loss or damage by any of the risks or liabilities you now wish to insure? Yes  No

10. Is your home subject to a mortgage agreement or legal interest? Yes  No

If yes, please state mortgagee.  
\_\_\_\_\_

## DETAILS OF YOUR HOME

Is the home:

11. In a good state of repair? Yes  No

12. Showing signs of structural damage? Yes  No

13. Undergoing repairs or alterations? Yes  No

14. Presently unoccupied? Yes  No

15. Likely to be left unoccupied for more than 40 consecutive days? Yes  No

16. Used solely as a private dwelling? (If no, please state why.) Yes  No

17. Occupied solely by you and your family? Yes  No

18. In an area that has a history of flooding, subsidence, ground heave or landslip? Yes  No

19. Within 100 feet of the high water level along the sea coast? Yes  No

20. Within 12 feet of any other building? Yes  No

(If yes, give full details of use and construction)

If you have ticked any of the shaded boxes please give full details in this space.

## CONSTRUCTION DETAILS

### 21. Main Buildings

Walls \_\_\_\_\_ No. of storeys \_\_\_\_\_

Roof \_\_\_\_\_ Floor \_\_\_\_\_

### Other Buildings

Walls \_\_\_\_\_ Roof \_\_\_\_\_

### 22. What is the approximate floor area of your home?

\_\_\_\_\_ sq feet

## COVER REQUIRED

Please indicate the cover required:  
(Tick only one box)

Comprehensive

Fire and limited perils

Fire only

## SECTION I - Buildings

**Buildings** means the home, landlord's fixtures and fittings, solar heaters, terraces, patios, water tanks on the buildings, sewage systems, septic tanks, drains, swimming pools and tennis courts.

**Fixed structures** means gates, fences, walls, gazebos, sea walls or sea defences.

**Movable Structures** means awnings, blinds, masts, signs, towers satellite dishes, radio and television antennae.

**Fees** means architects, surveyors, consulting engineers and other professional fees which you have to pay in connection with repairing or reinstating the building following a loss from an insured peril. The amount insured for buildings and outbuildings should be adequate to include fees unless it is insured as a separate item. The most we will insure for fees is 15% of the sum insured under buildings.

**Debris Removal** means the cost you may incur for demolishing, removing or shoring up parts of the buildings which have been damaged by an insured peril. The most we will insure for debris removal is 15% of the amount insured for buildings. The amount insured for buildings and outbuildings should be adequate to include debris removal unless it is insured as a separate item.

**Rent or Alternative Accommodation** means the reasonable cost of renting alternative accommodation in the event that the home is made uninhabitable by an insured peril. The most we will insure is 10% of the amount insured for buildings or contents. This cover applies only if it is insured as a separate item.

### How much to insure for?

In arriving at the sum to be insured you should make sure that the amount represents the full reinstatement cost of the buildings, making allowance for cost due to Local Authority Requirements.

Enter amounts to be insured:

Buildings \$ \_\_\_\_\_

Outbuildings \$ \_\_\_\_\_

Fixed structures \$ \_\_\_\_\_

Movable structures \$ \_\_\_\_\_

Fees \$ \_\_\_\_\_

Debris Removal \$ \_\_\_\_\_

Rent or Alternative Accommodation \$ \_\_\_\_\_

Stamp Duty (1%) \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

## SECTION II - Contents

**Contents** means household goods, clothing, linen, personal effects, tenants fixtures and fittings.

**Valuables** means jewellery, items of gold, silver or other precious metals, watches, photographic equipment and binoculars. All valuables you wish to insure must be detailed on the attached Schedule. Valuables that are not detailed are limited to \$1,000 per item or \$2,500 in total for any one loss.

**Electronic Equipment** means all musical instruments, radios, televisions, audio or video equipment and personal computers. Electronic equipment that is not detailed is limited to \$1,000 per item or \$2,500 in total for any one loss.

### How much to insure for?

The amount should represent the full replacement cost of all contents except clothing and linen for which an allowance should be made for depreciation, wear and tear.

Enter amounts to be insured:

Contents \$ \_\_\_\_\_

Valuables \$ \_\_\_\_\_

Electronic Equipment \$ \_\_\_\_\_

Rent and Alternative Accommodation \$ \_\_\_\_\_

Stamp Duty (1%) \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

## SECTION III - All Risks

This section is only available if you have selected comprehensive cover.

**Valuables** means jewellery, items of gold, silver or other precious metals, watches, photographic equipment and binoculars.

Enter amounts to be insured:

Valuables \_\_\_\_\_

Other \_\_\_\_\_

If you require more space, please detail on the back of this proposal. Please attach a valuation certificate or sales receipt for the individual items. We will accept a valuation done within the last five years.

## POLICY EXCESS

A policy excess is a way of keeping the cost of insurance down. It helps stop numerous small claims that would make everyone's premium payment higher. Under this policy there are three types of excess; basic, valuables and catastrophe.

**Basic excess** is the first amount you will have to pay under sections I & II, for buildings and contents, for all losses arising out of one occurrence from any insured peril excluding fire, lightning, explosion, thunderbolt, subterranean fire, earthquake, volcanic eruption, hurricane, windstorm, rainstorm, cyclone, tornado, flood, seaquake, tidal wave and overflow of the sea, loss of money and replacement of door locks.

**Valuable Excess** is the first amount you will have to pay under section III, for personal possessions. This excess will not apply if either one of the basic or catastrophe excesses apply.

**Catastrophe Excess** is the first amount you will have to pay for all claims arising out of one event under sections I & II for all losses arising out of one occurrence from the following Insured perils: hurricane, windstorm, rainstorm, earthquake, seaquake, tidal wave, volcanic eruption, cyclone, tornado, flood and overflow of the sea.

All excesses will apply to the insured property at each location. All insured property at the same address will be regarded as one location.

Your excesses are as follows:

Basic	Catastrophe	Valuables
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## DUTY OF DISCLOSURE

It is your duty to tell us everything you know that is relevant to our decision to insure you. A matter is relevant if you know it to be relevant or a reasonable person in the circumstances would know it to be relevant.

You don't have to tell us things that:

- reduce the risk
- are common knowledge
- we already know
- in the ordinary course of our business we ought to know, or
- we indicate that we don't want to know.

The duty of disclosure applies to each insured and it applies before we accept your proposal. It also applies whenever you renew, extend, vary or reinstate a policy of insurance.

## DECLARATION AND SIGNATURE

I/We declare:

- All the information given in this proposal and any attachments to it is truthful and frank
- All information known to me/us that may be relevant to the decision to insure and the terms and conditions of insurance has been given
- I/We understand that any statement made in this proposal will be treated as a statement made by all persons to be insured.

Signature of Proposer

Date

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### FOR OFFICE USE ONLY

CLIENT CODE

POLICY #

PREMIUM QUOTED

# HOME INSURANCE PROPOSAL



CONSUMERS'  
GUARANTEE  
INSURANCE

Space for any extra information you wish to give.

## LIST OF VALUABLES

1	_____	\$	_____
2	_____	\$	_____
3	_____	\$	_____
4	_____	\$	_____
5	_____	\$	_____
6	_____	\$	_____
7	_____	\$	_____
8	_____	\$	_____
9	_____	\$	_____
10	_____	\$	_____

## LIST OF ELECTRONIC EQUIPMENT

1	_____	\$	_____
2	_____	\$	_____
3	_____	\$	_____
4	_____	\$	_____
5	_____	\$	_____
6	_____	\$	_____
7	_____	\$	_____
8	_____	\$	_____
9	_____	\$	_____
10	_____	\$	_____