# **Domestic Insurance**



Introduction								
	Applicant 1:				Applicar	nt 2:		
Surname								
First Name(s)								
Date of birth								
Telephone								
Postal address								
			Postcode		Email			
How do you want	to pay your premiun	ns?						
Direct Debit (Direct Debit Payments will incur interest and fe	ees)		r bank account v ted until further		tically			
Annually (Manual F	Payment)			Credit card		(Credit card payme	ents will incur interest)	
Section 1. Ho	ne Risk							
Location Address Unit	:	Street No.		Stre	et Name			
				Subu	rb / Town			
If Yes: A home on a lifes	estyle block or farm? tyle block or farm cannot l	be covered unde	er this policy.				Yes	No
How many self-con	tained units are at th	is location?				Home Only	or Home plus	units
If Home plus units,	will any of the units	cost less thar	n \$100,000 to	rebuild?			Yes	No
If Yes:			Unit No.		( [	Jnit No.	Unit I	No.
These amounts will be y	our sum insured for that ι	unit unless you s	specify a differen	t amount.				
What is the sum in: Details of how to calcula	sured of your home? ate this are <u>here</u>	(GST exclus	ive value)			\$		
How is the home us	sed the majority of th	ne time?	Owner occu	pied home		Owner o	occupied home and	rental
			Renta	al property		Holiday	y home owner and	family
			Unoccu	pied home		Holiday home	owner and casual	letting
				Other				
If Other: Details of	usage							
Is this home part of	f a multi unit or Body	Corporate c	omplex?				Yes	No
Does this home hav	ve a monitored smok	e or heat de	tector?				Yes	No
What is the size of (dwelling, attached gara	the home?			What is the undeveloped		cher areas? s, carports, decks)		sqm
What year was this	home built?							

If pre 1945: Does this home have any scrim walls?		Yes	No	
Has this home been fully re-wired since 1945?		Yes	No Year	
Has this home been fully re-plumbed since 1945?		Yes	No Year	
Has this home been fully re-piled since 1945?		Yes	No Year	
Has this home been fully re-roofed since 1945?		Yes	No Year	
Has the Historic Places Trust placed any restrictions o	r preservation orders on this	home? Yes	No	
Are there any entries against the certificates of title for	or this home?	Yes	No	
Is any form of business run from this home?		Yes	No	
If Yes: What type of business?				
Is there a mortgage on this home?			Yes	No
If Yes: Name of Bank		Type of Mortgagee		
What excess option would you like?		( i.e. First Mortgage)		
\$5,000 Excess \$2,500 Excess \$1,000	Excess \$750 Exc	cess \$500 E	xcess \$400(s	Standard)
Please tick which optional extensions you would like to incl	ude: Zero excess on win	dows Landsca	ping limit increase	
Section 1a. Holiday home details				
How often do you and your family occupy the holiday	home?			
Is the holiday home leased out on a short term basis?	•		Yes	No
If Yes: How many weeks a year is the house leased ou	t?			
Is this holiday home leased out via website / book a b	ach / other advertising?		Yes	No
Section 2. Contents Risk				
Location Unit Street No.	Street Name			
	Suburb / Town			
Type of property where the contents are located?	Owner occupied home		Rental p	roperty
Ow	ner occupied and rental		Holiday	home
	Unoccupied home		St	torage
	Other			
If Other, what type of property are the contents locat	ed at?			
Who uses the contents?  If Rental property or owner occupied home and rental	ıl:			
	The insured	My ten	ant - single tenant	/ family
My tenant - multi a	nd unrelated	The insured ar	nd my single tenan	t/family
The insured and up to 2 unrela	ted flatmates The	e insured and more t	han 2 unrelated fla	atmates
If holiday home: Holiday home own	er and family Hol	liday home owner an	d casual occupants	s letting
Does this home have a security alarm			Yes	No
If monitored, name or monitoring company				

What is the sum insured of your general contents?					+				
What is the sum insured of your specified items?					\$				
Total contents Sum	=	\$							
If you have items t The values (and the it sum insured is a com schedule.	tems themselves) th	at you specify	below will be insu	red in addition to	your 'general co				
Item		Description				Amount			
What excess option	n would you like?								
\$5,000 Excess	\$2,500 Excess	\$1,00	0 Excess S	750 Excess	\$500 Exce	ss  \$250	Excess (sta	andard)	
Please tick which o	- ptional extenstior	s you would	like included:	Zero excess o	on spectacles				
Section 3. Veh	icle 1								
Type of use:	Cover req	uired							
Private use	Comprehe	ensive market	value	Comprehensiv	e agreed value	\$			
Business use	Third part	y, fire and the	eft	Third party on	nly				
Include nil excess g	lass cover if availa	ıble?					Yes	No	
Year of manufactur	те	R	egistration no.						
Make and exact mo	odel & Sub-model								
Vehicle security	None	li	nmobiliser	Steerin	ng lock(manua	lly fitted)		Alarm	
<b>Vehicle storage</b> Address where veh	icle is kept at nigh	nt					Postcode		
Is the vehicle parke	ed in a locked gara	ge overnight	?				Yes	No	
Approximately, how	v many kms per y	ear is the veh	icle driven?						
<5000 5	,000-10,000	10,00	00-20,000	More than	20,000				
Comprehensive co	<b>ver options</b> (not a	vailable for T	P F&T or TPO)						
No claims discount	preservation?						Yes	No	
Do you want to res (Note: an additional				ears to reduce p	remiums?		Yes	No	
If 'Yes', please list t	he second driver h	nere (maximu	m of two):						
1									
Do you want to exc (Note: This is only a		-	_	-	ns?		Yes	No	
Do you want to rep	lace the standard	excess (\$400	) to save on pren	niums?			Yes	No	
Excess	\$400ANDO/\$500 <i>A</i>	MP	\$750	\$1,000 l	f yes, tick the	excess require	d		
Please tick which o	optional extension	ıs you would	like included:						
Zero excess or	n glass H	lire car	Roadside ass	istance					

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Vehicle 1 General Information						
Is the Vehicle			If 'Yes', please give details			
(a) petrol turbo-charged or supercharged?	Yes	No				
(b) registered in a name other than yours?	Yes	No				
(c) under finance or lease?	Yes	No				
(d) already damaged or have any defects?	Yes	No				
(e) modified in any way?	Yes	No				
Accessory cover Is the vehicle equipped with accessories (exc	luding N	1anufactur	rers standard fittings)?		Yes	No
This includes fitted entertainment, communication you to repair your vehicle; car seats covers; first ai fitted to the vehicle.						
If you have answered 'Yes', please provide full deta	ails:					
Accessory type (please describe in detail)				Estimate	d Value	
				\$		
				\$		
				\$		
				\$		
Section 3. Vehicle 2						
Type of use: Cover required						
Private use Comprehensive m		iue	Comprehensive agreed value	\$		
Business use Third party, fire an	d theft		Third party only			
Include nil excess glass cover if available?					Yes	No
Year of manufacture	Regis	stration no	)			
Make and exact model & Sub-model						
Vehicle security None	lmm	obiliser	Steering lock(manually fit	ted)		Alarm
Vehicle storage Address where vehicle is kept at night					Postcode	!
Is the vehicle parked in a locked garage overn	ight?				Yes	No
Approximately, how many kms per year is the	e vehicle	driven?				
<5000 5,000-10,000	10,000-2	20,000	More than 20,000			
Comprehensive cover options (not available	for TPF8	&T or TPO)				
No claims discount preservation?					Yes	No
Do you want to restrict drivers to two people (Note: an additional excess will apply to drive		_	5 years to reduce premiums?		Yes	No
If 'Yes', please list the second driver here (ma	ximum (	of two):				
1			٦			

Do you want to exclude drivers under 25 year (Note: This is only available where the main d	_		-	emiums	?			Yes	No
Do you want to replace the standard excess (	\$400) to sav	e on premi	iums?					Yes	No 🗍
<b>Excess</b> \$400ANDO/\$500AMP	\$75	0	\$1,0	000 If y	yes, tick the e	xces	s required		
Please tick which optional extensions you wo	uld like inclu	ıded:							
Zero excess on glass Hire car	Roa	dside assis	tance						
Vehicle 2 General Information									
Is the Vehicle		If '\	⁄es', ple	ase give	details				
(a) petrol turbo-charged or supercharged?	Yes N	o							
(b) registered in a name other than yours?	Yes N	lo							
(c) under finance or lease?	Yes N	o							
(d) already damaged or have any defects?	Yes N	lo							
(e) modified in any way?	Yes N	lo							
Accessory cover Is the vehicle equipped with accessories (excl	l <b>uding</b> Manı	ufacturers s	standar	d fittings	)?			Yes	No 🗌
This includes fitted entertainment, communication you to repair your vehicle; car seats covers; first aid fitted to the vehicle.									
If you have answered 'Yes', please provide full deta	ails:								
Accessory type (please describe in detail)							Estimated	l Value	
							\$		
							\$		
							\$		
							\$		
Details of drivers									
This part requests information on the driver	s of your ve	hicles.							
Given names Surname	e	Date o		Gender M / F	Years Licence held	fault or th in t	nber of at accidents neft losses the last 2 years	Vehicle no.1 % use	Vehicle no.2 % use
Have you or any person who may drive the ve	ehicle:								
(a) Had any accidents or losses in the last 5 years.								Yes	No 🗍
(b) Got any mental or physical condition or im		nat could at	ffect th	eir ability	y to drive?			Yes	No 🗌
If you have answered "Yes' to any of the abov	ve questions	, please pro	ovide fu	ıll details	and dates:				

Trailer, caravan or horsefle	oat					
Please tick box	Trailer Cara	avan	Horsefloa	t 🔲		
Make and model						
Year made	Registration no.					
Address where it is usually kept?						
Where is it kept at this address?	Garage	Carport	: 🔲	Drivewa	У	On the street
C	ther, please describe					
Sum insured	Estimated value \$	i		(Add the estimat	ed value and th	e value of
	Value of caravan \$	;		caravan contents	for total sum ir	nsured)
	Total sum insured \$	•				
Section 4. Boat						
Type of boat Yacht Por	verboat Launch	Jetboa	ıt Jetsl	ki Othe	er	
Year built Mak	e, builder and model		Boat name a	nd number	Purchase price	e Purchase date
				\$		
Length metres	Draft metres	Beam	n	netres Maxin	num motored	speed knots
Hull material						
Type of engine Manufacturer and	year H	lorsepower		Engine serial no	).	Type of fuel
Main						
Inboard Outboard						
Auxiliary						
Adamaty						
Trailer	Make		Year		Reg. no.	
Dinghy	Make		Year		Length [	
Cover required						
Item(s)	Sum Insured		Item(s)		Sum Ins	ured
Hull, fixtures and fittings			Auxiliary mot	tors		
Sails, masts, spars, rigging  Boat trailers  Display						
Outboard motors	Machinery and inboard motors  Outboard motors  Dinghy  Accressories / Equipment / Gear					
NB: A Valuation is required when	I e the total amount to be	insured is o				insurer.
If your boat is a yacht, do you red If the boat is under hire purchase			•		y.	Yes No

Location of the boat
Is your boat Trailered Moored Other If other, please describe method of storage and location
(a) If trailered, where is it kept when not in use
Street Garage Driveway Frontyard Backyard Other
(b) If moored, advise the following:  Location of mooring
Type of mooring Marina Pile Swing Other Date mooring last lifted (Swing Mooring only)
Does the mooring meet minimum port or local authority requirements for:
(i) the size of the boat? Yes No No No (ii) its conditions? Yes No
General details
Please provide details of any relevant experience in handling boats, and any boating qualifications for yourself and anybody else operating the boat (please attach a copy of qualifications to qualify for a premium discount).
Please provide details of any theft prevention and security devices on the boat and trailer (if you have an approved security device you qualify for a premium discount).
Are fire extinguishers kepts on board?  Yes No If 'Yes', how many
Is the boat ever used for business or charter purposes? If you have answered 'Yes', please provide details below. Yes No

## **Risk Analysis - Applicant Declaration**

### **Duty of Disclosure:**

As your financial advice provider, we are required to provide a Duty of Disclosure notice to you on behalf of the Insurer. Should you need any clarification in respect of this notice, or your obligations please do not hesitate to contact us.

Your Duty of Disclosure requires you to tell us of any information that may affect the Insurer's decision to provide insurance cover and/or on what terms and conditions. Each person(s) or entity named as the Insured has this Duty of Disclosure. If you do not tell us about any information which may be relevant to the Insurer, this may result in the refusal and/or reduction of claims and/or cancellation of the insurance policies. (For further information on your Duty of Disclosure, refer to Important Notices).

#### **Privacy**

We are committed to protecting your privacy in accordance with the Privacy Act 2020 and the New Zealand Information Privacy Principles. We maintain a Privacy Statement and Privacy Collection Notice which outlines how we collect, disclose, and handle your personal information. You can review our Privacy Statement on our website https://www.ginsure.co.nz/privacy-statement/ or by contacting us. Our Privacy Collection Notice forms part of our Statement of Services.

We only collect personal information relevant to us providing you with the recommendations and advice contained within this Insurance Report. The information collected has been used to evaluate the insurance you are seeking and is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought. You have the right to access and correct this information, subject to the provisions of the Privacy Act 2020.

Duty of Disclosure Questions:	
1. Have you or any members of your family, or any other person or entity to be covered by this insurance, ever been aware of any damage from flooding, landslip or earthquake at any address relating to this policy; or Had any insurance declined, cancelled, renewal refused, terms or conditions imposed?	Yes No
If Yes, please provide details	
2. Have you or any members of your family, or any other person or entity to be covered by this insurance, ever withdrawn a claim or had a claim declined?	Yes No
If Yes, please provide details	
3. Have you or any members of your family, or any other person or entity to be covered by this insurance ever been declared bankrupt, been placed in receivership or liquidation, been sued for unpaid debts or been through the No Asset Procedure?  If Yes, please provide details	Yes No
in res, preuse provide details	
4. Subject to the Criminal Records (Clean Slate) Act 2004, have you or any members of your family, or any other person or entity to be covered by this insurance been engaged in any criminal activity or been convicted, charged, or have a prosecution pending for any criminal offence?	Yes No
If Yes, please provide details	
5. Have you or any members of your family or any other person or entity to be covered by this insurance ever experienced a loss, whether insured or not, in excess of \$2,500 or had 2 or more claims in the past 5 years.	Yes No
If Yes, please provide details	
6. Are you aware of any circumstances, other than those mentioned above, which could influence the Insurers decision to accept the risk of insurance, or which could alter the terms of such decision?	Yes No
If Yes, please provide details	
7. Do you authorise us to give to, or obtain from, Insurers or any other reference service including the Insurance Claims Register Ltd, information relating to the insurance held by you, or any claims in relation thereof?	Yes No
8. I/We agree the Privacy Policy Statement is acceptable:	Yes No
Name: Signature: Date:	