

**House / Landlords**

As this is one of the largest investments a person may make it is important to correctly insure both your home building as well as the contents of your property. The two cover options (Defined Events or Accidental Damage) vary in what is and what isn't covered, the wrong choice between them can be costly in the event of a claim. If you are unsure of the cover that may best suit you, please contact us.

In order for City Rural Insurance Brokers to provide you with an Obligation Free Quote, please complete the following.

**Applicant 1**Name  
\_\_\_\_\_Date of Birth  
\_\_\_\_\_Over 55 & Retired  
Yes  No Home Phone  
\_\_\_\_\_Work Phone  
\_\_\_\_\_Location  
\_\_\_\_\_Postcode  
\_\_\_\_\_Postal Address same as above or  
\_\_\_\_\_Postcode  
\_\_\_\_\_Email  
\_\_\_\_\_Fax  
\_\_\_\_\_Preferred Method of Contact  
Email  Phone  Fax **Applicant 2**Name  
\_\_\_\_\_Date of Birth  
\_\_\_\_\_Over 55 & Retired  
Yes  No Home Phone  
\_\_\_\_\_Work Phone  
\_\_\_\_\_Email  
\_\_\_\_\_Fax  
\_\_\_\_\_

Preferred Method of Contact

Email  Phone  Fax

Current Insurer

Expiry Date

\_\_\_\_\_

\_\_\_\_\_

Policy Cover

Defined Events  Accidental Damage  Landlords

**SUM INSURED**

Size of Building (sqm)

Age of Building

\_\_\_\_\_

\_\_\_\_\_

**Part 1**

Building (Replacement Value)

Contents (Replacement Value)

\$  
\_\_\_\_\_

\$  
\_\_\_\_\_

Specified Valuables in the Home

Yes  No

Item	\$	Item	\$
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Part 2**

Personal Valuables (Covered when outside the Home Property)

Yes  No

(1) Specified Items n(If you chose 'Yes' above)

Description	Value
1.	_____
2.	_____
3.	_____
4.	_____
5.	_____
6.	_____
7.	_____

**(2) Unspecified Items**

Yes  No  Sum Insured  
\_\_\_\_\_

Domestic Workers Number of workers  
Yes  No  \_\_\_\_\_

**Landlords**

Landlords Insurance Weekly rental  
Yes  No  \_\_\_\_\_

Malicious Damage By Tenant Tenant Rent Default  
Yes  No  Yes  No

**Insured Property Details**

**Dwelling Type**

Home  Holiday Home  Home Unit   
Town House  Duplex  Flat

**Construction**

Double Brick  Concrete  Fibro   
Town House  Metal  Wood

**Occupant Type**

Fire Protection

Owner  Tenant

Yes  No

Roof  
Metal  Tiles

Floors  
Timber  Concrete

**Burglary Protection**

Deadlocks on all external Doors? Yes  No

Back to Base Alarm? Yes  No

Keyed window Locks on all windows? Yes  No

Local Alarm System? Yes  No

Bars or grills on all accessible windows? Yes  No

Is the property on more than 10 acres? Yes  No

Electronic Surveillance key or card to common areas? Yes  No

Is the property used for Business use? If yes what type of Business? Yes  No

Live in Manage / Caretaker? Yes  No

Is the property occupied? Yes  No

Safe or other system? (please describe)

Will the home be unoccupied more than 60 days? Yes  No

**Has any insurer in respect of any insurance policy held by you, your partner...**

(a) **Refused to renew/ cancelled or terminated a policy?** Yes  No

If yes, please supply details.

(b) **Refused a claim or required an increased premium under the policy?** Yes  No

If yes, please supply details.

(c) **Imposed special conditions under the policy?** Yes  No

If yes, please supply details.

(d) Have you been convicted any criminal offence or been declared bankrupt? Yes  No

If yes, please supply details.

(e) Have you had any Claims in the past 5 years? Yes  No

If yes, please supply details.

I have read the Duty of Disclosure

### Duty of Disclosure

In order to make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk you are asking it to insure.

For this reason, before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to your insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk and, if so, on what terms. The duty also applies when you renew, extend, vary or reinstate a contract of insurance.

You do not have to disclose anything that:

- Reduces the risk to be undertaken by the insurer;
- Is common knowledge;
- Your insurer knows, or in the ordinary course of its business, ought to know;
- or
- If the insurer has waived your obligation to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce its liability in respect of a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

One important matter to be disclosed is the history of losses suffered by the person seeking insurance or any closely associated person or entity. As you are responsible for checking that you have made complete disclosure, we suggest that you keep an up to date record of all such losses and claims.

Submit

Signature \_\_\_\_\_

Dated \_\_\_\_\_

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