

Earthquake Damage Declaration

Please complete this declaration in order for us to appropriately assess your insurance requirements.

This declaration in addition to any proposal/application and/or information you provide will form the basis of your insurance contract with us. By signing below you are declaring that the information you are providing on this declaration is correct and complete.

Your details

Name: _____

Address: _____

Phone number: _____

Email: _____

Description of the property to be insured

Occupation of the property to be insured: _____

Location of the Property to be insured: _____

Commercial Property Rural Property Residential Property Contents/Plant/Stock only

Declaration regarding earthquake damage

(Please complete all sections that apply)

- I/We declare that the building to be insured has suffered no damage due to, or in any way attributable to, any earthquake or subsequent aftershock ("Earthquake Damage").
- In respect of contents only insurance, I/We declare that the building in which the property to be insured has suffered no Earthquake Damage.
- I/We declare that the property to be insured has suffered "Superficial Damage" due to, or in any way attributable to, any earthquake or subsequent aftershock ("Earthquake Damage"). Please provide full details of known damage.
- I/We declare that the property to be insured has suffered "Structural Damage" due to, or in any way attributable to, any earthquake or subsequent aftershock ("Earthquake Damage"). Please provide full details of known damage.
- I/We declare that there is no known Earthquake Damage to land and/or property in the immediate vicinity of the property to be insured (or for contents only insurance, in the immediate vicinity of the building in which the property to be insured is to be located during the period of insurance), that may result in damage to the property to be insured.

Please immediately advise Lumley should you become subsequently aware of any Earthquake Damage as described in any of the statements above.

Superficial Damage means minor damage to the secondary structure such as window frames, partitions and non-structural cracking to internal walls.

Structural Damage means damage to the primary structure that supports the floors and roofs which causes the structural integrity of the building to be compromised.

The effect of this declaration

Prior to the inception or renewal of this policy you are under a duty to disclose all material information to us, whether asked for or not. Information is material if it might influence a prudent insurer's decision to offer you insurance and if so, on what terms and/or premium. For the avoidance of doubt the information sought by this declaration including your response to the declaration statements is material information.

Failure to disclose all material information, or providing incorrect or incomplete material information, may result in:

- (a) your policy being avoided which means your policy will be deemed never to have existed and any claims will not be payable; or
- (b) all or part of any claim made under this policy being declined; and/or
- (c) your policy being cancelled.

If you have any doubt as to whether any declaration is correct or fact is material then please discuss this with us.

Signature of applicant/Insured: _____

Date: / / _____