

Household goods and personal effects insurance proposal

Form MN029 11/09



Lumley General Insurance (N.Z.) Limited, Head Office, Lumley Centre, 88 Shortland Street, PO Box 2426, Auckland 1140, New Zealand, Tel 308 1100, Fax 09 308 1114

This Proposal collects personal information about you. Before completing this, please read the important information below.

For full terms and conditions please consult the Marine Transit Policy Conditions.

Important information

The policy is subject to the following conditions which you should read and understand.

1 This policy is subject to average

This means that if the property insured under the policy is under insured at the time of loss, the following rules apply:

- (a) If you suffer a total loss, the provision will have no effect;
- (b) If you suffer a partial loss, the maximum amount that you may recover will bear the same proportion to your actual loss as the amount for which the property is insured bears to the full value of the property;
- (c) Whatever your loss, in no case will you be entitled to recover more than the amount for which the property is insured. eg. Your property is worth \$20,000. You insured it for \$10,000. You suffer a loss of \$5,000. If your policy is 'subject to Average', the maximum amount that you may recover will be \$2,500.00.

2 Pairs and sets clause

Where any insured item consists of articles in a pair or set this policy is not to pay more than the value of any particular part or parts which may be lost without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of such pair or set.

3 Depreciation

Liability is restricted to the reasonable cost of repair and no claim is to attach hereto for depreciation consequent thereon.

4 Replacement clause

In the event of loss of or damage to any part or parts of an insured machine caused by a peril covered by the policy the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, if incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable. Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

5 Material Fact – stored goods prior to transit

We must be advised if the shipped goods have been in storage for any period prior to shipment. This is a Material Fact. In such a case restricted transit conditions will apply. Should you fail to disclose this information, then any claim will not be recoverable under the insurance.

6 Exclusions – for full terms and conditions please consult the Marine Transit Policy Conditions.

- (a) Excluding claims for missing items unless a valued list of contents is supplied by owner prior to commencement of transit.
- (b) Excluding loss of or damage to cash, notes, stamps, deeds, tickets, travellers cheques, jewellery, watches, trinkets or similar valuable articles.
- (c) Excluding tools and equipment used for professional purposes or business purposes including journals, text or reference books.
- (d) Excluding loss or damage due to moth, vermin, wear, tear and gradual deterioration.
- (e) Excluding loss or damage due to mechanical, electrical or electronic derangement unless insured item is otherwise damaged.
- (f) Excluding loss or damage by climatic or atmospheric conditions or extremes of temperature.
- (g) Excluding wine and other forms of collections.
- (h) Excluding plants or shrubs of any form.
- (i) Excluding pets of any form.
- (h) Excluding perishable or frozen food.
- (h) Excluding antiques and the like unless specified in the valuation list and proposal. (A valuation issued prior to the transit must be available on request for any antique or painting over \$5,000.).

7 Your policy will be subject to an excess of: \$ (to be agreed prior to commencement of transit)

Please complete the Declaration on page 3.

Insured details

Name of Proposer:

Broker:

Postal address:

Telephone no:

Mobile:

Removal details

Pick up address:

Delivery address:

Removal date: / /

Name of removal company:

Name of ship/airline/carrier:

Sailing/flight date: / /

Packed by: Owner Professionally by:

Is storage cover required?

Yes No

If Yes, name of the storage facility (Note: this must be a professional storage facility):

Length of time in storage (Note: the maximum period for storage under this policy is six months):

Schedule of items insured

Items	No.	Total value (\$NZ)	Items	No.	Total value (\$NZ)	Items	No.	Total value (\$NZ)
Dining room/lounge:			Bedrooms:			Kitchen:		
Lounge suites			Waterbeds			Stove		
Dining suites			King/queen beds			Fridge		
Chairs/stools/desks			Double/single beds			Deep freezers		
Coffee tables			Bedside cabinets			Dishwashers		
Wall units/cabinets			Dressers/chests			Microwave ovens		
TVs			Bookcases			Chairs/stools		
Video recorders			Chairs/stools/desks			Tables		
DVD players			Clothing	-		Pots/pans	-	
Stereos			Electric blankets			Cutlery/utensils	-	
CDs/tapes/records/DVDs	-		Blankets/duvets/linen	-		Crockery	-	
Heaters			Heaters			China	-	
Bookcases			Alarm clocks/radios			Glassware	-	
Books	-		Lamps			Silverware	-	
Lamps			Rugs/carpets/mats			Electric frypan		
Pictures			Pictures			Other:		
Rugs/carpets/mats			Mirrors			Computers & associated equipment		
Mirrors			Garage/shed:			Cameras		
Vases/ornaments	-		Mowers			Video cameras		
Laundry:			Garden tools	-		Photos	-	
Washing machines			Tools/machinery	-		Sewing machines		
Dryers			Bicycles			Toys/games		
Vacuum cleaners			BBQs			Sports equipment	-	
Ironing boards/irons			Camping equipment			Outdoor furniture		
Brooms/cleaning materials	-					Musical instruments		
						Small electrical appliances		
Total column A:		\$	Total column B:		\$	Total column C:		\$
For overseas removals only – If you wish to insure your freight cost						Add freight:		\$
						Total sum insured:		\$

Pursuant to the Privacy Act 1993

The following is brought to Your attention:

- (a) This proposal form collects personal information about you;
- (b) The collection of this information is required pursuant to the terms of your insurance policy;
- (c) The information is collected to evaluate the insurance being sought and any claim you may make;
- (d) The failure to provide this information may result in your claim being declined;
- (e) The intended recipient of the information is Lumley General Insurance (N.Z.) Limited ('Lumley') (P.O. Box 2426 Auckland);
- (f) Lumley may pass your personal information on to Insurance Claims Register Limited ('ICR') (C/- P.O. Box 2426 Auckland) for inclusion in the Insurance Claims Register, for general claims and underwriting purposes;
- (g) You acknowledge that any ICR participant may access this personal information by way of enquiry to the ICR.
- (h) You have the right of access to and correction of this information in accordance with the Privacy Act 1993.

Declaration

To be completed by the Insured(s) shown and also on behalf of their spouse, family members and any other person who may be covered by this insurance.

On behalf of all proposed Insured I/We declare and agree that:

- (a) all information provided, in this proposal or attachments, is true and complete in every respect and that no Material Facts remain undisclosed;
- (b) if this risk is accepted, such information will be incorporated into and form the basis of the contract of insurance;
- (c) I/We understand that Lumley requires this information in order to evaluate this proposal and that the Privacy Act 1993 entitles me/us to have access to, and request the correction of, any information retained;
- (d) Lumley is authorised to disclose information to its advisers, reinsurers, other insurers and parties with a financial interest in the subject matter of this proposal;
- (e) Lumley is authorised to check details against the Insurance Claims Register and to place information on the Insurance Claims Register which other insurers can access;
- (f) Lumley is authorised to obtain from other parties any information which may be relevant to the acceptance of this risk;
- (g) the signing of this proposal does not bind either party to complete the contract and that no cover will be in force until confirmed by Lumley.

Insured(s) signature:	Title:	Date: / /
Insured(s) signature:	Title:	Date: / /