

Safe Anchor

Pleasurecraft proposal

Important information

Duty of Disclosure

You have a duty to disclose to us, whether asked for or not, all information that might influence a prudent insurer's decision to offer you insurance cover and if so, on what terms and/or premium ("material information"). This duty exists prior to the inception, renewal or variation of your policy. Failure to disclose all material information may result in your policy being avoided. This means your policy will be deemed never to have existed and any claims will not be payable. If you have any doubt as to whether a fact is material then it should be disclosed.

Broker/Business Partner details

Company:	Contact name:
Postal address:	Phone:

Insured details

The Proposer(s) full name: (a)	Date of birth: / /	
The Proposer(s) full name: (b)	Date of birth: / /	
Postal address:		
Email:	Phone:	Mobile:
Interested Parties (eg. finance company):		
Do you have any other insurance with Lumley?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please give details:		
Period of Insurance	From: / /	To: / / at 4pm (NZ time)

Section 1: The Insured Craft

1	Type of craft:	<input type="checkbox"/> Yacht	<input type="checkbox"/> Launch	<input type="checkbox"/> Runabout	<input type="checkbox"/> Sailing catamaran/trimaran	<input type="checkbox"/> Jetboat	<input type="checkbox"/> Jetski/personal watercraft
		<input type="checkbox"/> Other (specify):					
2	Make/model:	Craft's name:					
3	Construction:	Year built:	Length:	<input type="checkbox"/> Metres	<input type="checkbox"/> Feet		
4	Number of motors:	Primary engine mount:		<input type="checkbox"/> Inboard	<input type="checkbox"/> Outboard	<input type="checkbox"/> Sternleg	
5	Motor make:	Year:	Horse power:	Fuel:	<input type="checkbox"/> Petrol	<input type="checkbox"/> Diesel	
6	Maximum speed:	<input type="checkbox"/> Knots	<input type="checkbox"/> M/ph	<input type="checkbox"/> K/ph			
7	Date craft purchased by owners:	/ /	Price paid for the craft:	\$			
8	Is the craft owned by or registered in the name of any person other than the Proposer(s)?						Yes <input type="checkbox"/> No <input type="checkbox"/>
	If Yes, please give details:						
9	Local delivery: do you require cover for the craft following purchase whilst the craft is being transferred within New Zealand waters from its purchase location to the location specified on this proposal?						Yes <input type="checkbox"/> No <input type="checkbox"/>
10	Describe the present condition of the craft (attach recent photo if available):						
11	Additional costs of alterations to the craft since purchase (description & value):						
12	Present estimated sound market value of craft: \$						
13	Hull, furniture and fittings Including sails, masts, spars and rigging, inboard motor(s) and equipment that would normally be sold with the craft, exclude items insured under section 2 – Contents.						Sum Insured \$

14 Dinghy (Tender) Construction:	Length:	<input type="checkbox"/> Metres	<input type="checkbox"/> Feet	Sum Insured \$
15 Outboard motor(s)/Auxiliary				
Year: Make:	Horse power:	<input type="checkbox"/> Petrol	<input type="checkbox"/> Diesel	Sum Insured \$
Serial number:				
Year: Make:	Horse power:	<input type="checkbox"/> Petrol	<input type="checkbox"/> Diesel	Sum Insured \$
Serial number:				
16 Ancillary equipment (replacement value up to 5 years of age) Hand-held navigational aids and communication equipment, fishing gear, personal effects not otherwise insured and all other equipment not normally sold with the craft.				
(a) Unspecified items (Limit \$1,000 per item):				Sum Insured \$
(b) List items of \$1,000 or more and their values:				Sum Insured \$
				Sum Insured \$
17 Boat trailer Registration No:	Year:	Sum Insured \$		
18 Is cover for Racing Risk required (other than social/corporate racing) ?				Yes <input type="checkbox"/> No <input type="checkbox"/>

Section 2: Contents (Replacement Value up to 10 years of age)

Automatic cover up to \$1,000 per item and a maximum of \$20,000 in one Period of Insurance.

Household appliances, furniture and furnishings (eg. microwave, TV, dining suite, linen):

(a) Unspecified items (Limit \$1,000 per item): Sum Insured \$

(b) List items of \$1,000 or more and their values: Sum Insured \$

Sum Insured \$

Total Sum Insured Section 1 (Q13-17) plus Section 2 \$

Section 3: Legal liability

Cover for \$1,000,000 is automatically included for Jetboats, Jetskis and Personal Watercraft.

Cover for \$5,000,000 is automatically included for all other craft.

Excess

Your Policy will contain an Excess (this is the first proportion of a claim you are responsible for paying). The Excess amount is variable and dependent on a number of factors including the Sum Insured and other risk factors. In view of this, Lumley will advise the Excess amount when the quotation is provided.

Insured Craft questions

1 For Sailboats only - please advise if any of the following apply:	
Running Backstays:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Rod Rigged:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Carbon Mast:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are there any moveable underwater appendages?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Advise age of Rig :	
2 Does your craft have a bilge pump automatic float switch?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3 If the craft is trailered, address where the craft is kept:	
4 Is it: <input type="checkbox"/> In a locked garage <input type="checkbox"/> In a carport <input type="checkbox"/> In the driveway <input type="checkbox"/> On the roadside <input type="checkbox"/> Other (specify):	
5 What precautions will be taken to prevent theft of the craft and trailer:	
6 If the craft is moored, please provide:	
(a) type of mooring: <input type="checkbox"/> Marina <input type="checkbox"/> Pile <input type="checkbox"/> Swing <input type="checkbox"/> Other (specify):	
(b) location of mooring: <input type="checkbox"/> River <input type="checkbox"/> Lake <input type="checkbox"/> Coastal <input type="checkbox"/> Other (specify):	
(c) if moored on a Marina, please advise name of Marina:	
(d) location description (ie Lake Taupo, name of estuary etc):	
(e) if swing moored, when was the mooring last surveyed? / /	
7 How many years experience have You had in handling craft of this nature:	years
8 Is the craft used for anything other than private use?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes , please give details:	
9 The policy covers navigating up to a seaward limit of 200 nautical miles from the New Zealand coast.	
Is cover required outside this area?	Yes <input type="checkbox"/> No <input type="checkbox"/>

10 Has the Proposer or any person or entity to be covered under this Policy, in the past five years experienced any loss or damage (whether or not a claim was made) which would have been covered by or is related to the type of insurance being applied for on this Proposal? Yes No

If **Yes**, please provide details:

Year	Loss details	Claim value

11 Has the Proposer or any person or entity to be covered under this Policy ever had a craft or its accessories stolen or burnt? Yes No

If **Yes**, please provide details:

Year	Loss details	Claim value

12 Have you previously held pleasurecraft insurance? Yes No

If **Yes**, previous insurance company:

From: / / To: / /

13 Does this replace an existing Lumley policy? Yes No

Policy/schedule No:

General questions

1 Have you or any other person covered under this policy or any person who may benefit from this insurance:

(a) Ever had insurance voided, refused, cancelled, renewal not offered, special conditions imposed or a claim declined? Yes No

If **Yes**, please provide full details (including dates and circumstances):

(b) Ever withdrawn a claim? Yes No

If **Yes**, please provide full details (including dates and circumstances):

(c) Ever had any conviction (other than traffic convictions) not subject to the 'clean slate scheme' under the Criminal Records (Clean Slate) Act 2004 or currently have a pending prosecution for a criminal offence (other than a traffic offence)? Yes No

If **Yes**, please provide full details (including dates and circumstances):

(d) Ever been involved in criminal activity or had criminal associations? Yes No

If **Yes**, please provide full details (including dates and circumstances):

2 Is there any further information that may affect the acceptance of this insurance? For example – bankruptcy or insolvency; flood; hazardous processes, or any circumstances giving greater than normal risk of loss. (Note: this is not an exhaustive list.) Yes No

If **Yes**, please provide full details (including dates and circumstances):

3 Is all the information you have given to us true and complete? Yes No

Privacy disclosure questions

- | | | | |
|---|--|------------------------------|-----------------------------|
| 1 | Please confirm you authorise the underwriter to check your details on the Insurance Claims Register and place your claims details on the Insurance Claims Register. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2 | Please confirm you authorise the underwriter to disclose your information to other members of the insurance industry and parties who have a financial interest in the property you insure. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3 | Please confirm you authorise the underwriter to obtain information about you from any parties regarding your insurance history. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Privacy Act 1993

Personal information is collected to evaluate your insurance requirements including establishing what cover, if any, is to be offered and its terms and premium. All information collected will be held by Lumley. Individuals have the right under the Privacy Act 1993 to request access to and correction of their personal information.

Insurer Financial Strength Rating

Lumley is a business division of IAG New Zealand Limited, which received a Standard & Poor's (Australia) Pty Ltd financial strength rating of AA-.

The rating scale is:

AAA Extremely Strong	AA Very Strong	A Strong	BBB Good
BB Marginal	B Weak	CCC Very Weak	CC Extremely Weak
SD Selective Default	D Default	R Regulatory Supervision	NR Not Rated

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major rating categories.

Declaration

- 1 I/We declare that the information provided is in every way correct and complete and all material information has been disclosed.
- 2 I/We agree that if my/our application is accepted by Lumley, the information I/we have provided together with this declaration will form the basis of, and be incorporated into, the contract of insurance.
- 3 I/We agree to accept cover subject to Lumley's standard terms, conditions and exclusions and any special terms it may require.
- 4 I/We are authorised to complete this proposal on behalf of all people to be covered by this insurance and they give the same declarations.

Proposer(s) signature: _____	Date: / / _____
Proposer(s) signature: _____	Date: / / _____
Name (please print): _____	Company title/Position: _____