

# Household MaxiCover Proposal



To obtain cover, complete this proposal form and return it to us with your payment. Make sure all questions are answered and that the form is signed. If you find that there is insufficient space for you to answer any questions, please add this information on a separate sheet of paper.

Please print your answers and  where appropriate.

Agent/Broker number	Agent/Broker name	Policy number
<input type="text"/>	<input type="text"/>	030

## 1. Policyholder details

	Title	Surname	Given names	Date of birth	Occupation	Office use only Code
A	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
B	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address					State	Postcode
<input type="text"/>					<input type="text"/>	<input type="text"/>
Telephone: Home			Telephone: Business			
<input type="text"/>			<input type="text"/>			
Telephone: Mobile			Email			
<input type="text"/>			<input type="text"/>			

## 2. Period of insurance

Required commencement date of policy:	Commencement date	Expiry date
	<input type="text"/>	<input type="text"/>

## 3. Location of property *Leave blank if same as postal address*

Construction of exterior walls					State	Postcode
<input type="text"/>					<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	Brick	<input type="checkbox"/>	Fibro	<input type="checkbox"/>	Timber	<i>If other, give details</i> <input type="text"/>
Approximate year built	<input type="text"/>	Being occupied by	<input type="checkbox"/>	You	<input type="checkbox"/>	Tenant
Being used as	<input type="checkbox"/>	Private Residential House	<input type="checkbox"/>	Residential Flat	<input type="checkbox"/>	Home Unit
	<input type="checkbox"/>	Church Manse	<i>If other, give details</i> <input type="text"/>			
Is the property used for the purpose of farming?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
Does the property exceed 2 hectares (5 acres)?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
Is any Commercial Business conducted at this property?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
Has this property ever been flooded or is the district known to be a flood prone area?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<i>If yes give details</i>	
<input type="text"/>						

Have the following items been installed:

Deadlocks on doors/windows?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<i>If yes, provide details</i>	<input type="text"/>
Smoke Alarms?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<i>If yes, provide details</i>	<input type="text"/>
Security Alarm?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<i>If yes, provide details</i>	<input type="text"/>
Electrical Safety Switch?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<i>If yes, provide details</i>	<input type="text"/>
Security Grills and bars on windows?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<i>If yes, provide details</i>	<input type="text"/>

<b>Victoria</b> AD GPO Box 1655N Melbourne 3001 FX +61 3 9614 1545	<b>New South Wales</b> AD PO Box 1410 Parramatta 2124 FX +61 2 9687 9564	<b>Queensland</b> AD GPO Box 747 Brisbane 4001 FX +61 7 3221 6721	<b>South Australia</b> AD PO Box 630 Fullarton 5063 FX +61 8 8338 1920	<b>Western Australia</b> AD PO Box 840 West Perth 6872 FX +61 8 9324 2013	<b>Tasmania</b> AD PO Box 330 Launceston 7250 FX +61 3 9614 1545
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#### 4. Details of housing finance

None  Mortgage Other

Name of Financier

Office use only Code

Postal Address

State

Postcode

#### 5. Policy cover

##### Building

You need to insure for an amount sufficient to rebuild your house with its improvements, removal of debris and professional fees.

Size (sq metres)  Approx year built  If your house is over 50 years old has it been rewired in the last 25 years?  Yes  No

Building Sum Insured \$

Minimum Excess

##### Contents

You need to insure for an amount sufficient to replace all your contents at today's purchase price for comparable new items.

Contents Sum Insured \$

Minimum Excess

Please include the value of Special Items of General Contents and Home Computers in your Contents Sum Insured.

##### Special items of general contents within your home

A limit per item (as stated below) applies unless a valuation is supplied.

If you choose not to list your special items of contents, an overall limit equal to 20% of the sum insured on contents will apply to any claim.

*Items which need to be listed if valued over \$5,000. Valuations must be supplied for items over \$5,000.*

	Details	Value
Items of jewellery	<input type="text"/>	\$ <input type="text"/>
Watches	<input type="text"/>	\$ <input type="text"/>
Items containing gold or silver	<input type="text"/>	\$ <input type="text"/>
Precious stones	<input type="text"/>	\$ <input type="text"/>

*Items which need to be listed if valued over \$2,500. Valuations must be supplied for items over \$2,500.*

Pictures and works of art	<input type="text"/>	\$ <input type="text"/>
Persian or similar rugs or carpets	<input type="text"/>	\$ <input type="text"/>
Curios or antiques	<input type="text"/>	\$ <input type="text"/>
Documents	<input type="text"/>	\$ <input type="text"/>
Collections	<input type="text"/>	\$ <input type="text"/>
Musical instruments other than a piano or organ	<input type="text"/>	\$ <input type="text"/>
Furs	<input type="text"/>	\$ <input type="text"/>

*Property used in an Office or Surgery if the total value exceeds \$15,000.*

Details  Value \$

It is advised that you keep evidence of the value of your insured property.

We also recommend for your own benefit you photograph each item to assist with identification of any article should you need to claim.

##### Home Computers, Accessories and Software are limited to \$5,000 in total unless listed below

Year	Brand name	Model	Serial number	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

**6. Optional covers**

**Jewellery and Valuables: available subject to payment of an additional premium**

Extension to cover Accidental Loss or Damage anywhere in Australia or New Zealand. You need only insure items valued in excess of your Policy Limits. Valuations must be supplied for items over \$5,000.

Description of items	Value
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$

If more than seven, please attach a separate sheet.

**Bicycles: Available subject to a payment of an additional premium**

For Accidental Loss or Damage away from home - Bicycles will be covered to the value selected. Minimum Excess

Make	Serial number	Value
1.		\$
2.		\$

**Other covers available**

Building Under Construction  Yes  No

Mortgage Strata Protection Only (for home unit owners with a mortgage)  Yes  No

**7. Previous history**

1a. Name of previous insurer

1b. Expiry date of previous policy

2a. Have you or anyone permanently residing with you, ever had insurance cancelled, declined or refused?  Yes  No

2b. Have you had any criminal convictions?  Yes  No

2c. Have you ever been declared bankrupt?  Yes  No

2d. Have you had any household losses in the past 5 years?  Yes  No

*If yes to any of the above, please give details below*

Year	Circumstances	Insurance Company	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$

If more space is needed, please attach a separate sheet.

**Office use only**

		BLDG	<input type="text"/>
		CNTS	<input type="text"/>
		Other	<input type="text"/>
		Other	<input type="text"/>
Coded	Authorised	Optional Benefits	Total
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**8. Statement to be signed by the proposer(s)**

I acknowledge that I have received a copy of the Ansvar Insurance PDS and policy setting out the terms and conditions which apply to this insurance.

I declare to the best of my knowledge and belief the property to be insured is in a sound state of repair and the sums insured in this proposal represent full replacement value.

I am aware that I have fourteen days to read the policy and if I am not satisfied with the conditions I can cancel this insurance in writing and receive a full refund of any premium paid.

I authorise my previous insurer to release full details of my insurance history to Ansvar Insurance.

**Proposer(s) signature**

**Date**

A.

B.

/  /

**Completion of this form does not provide insurance until a Cover Note or Certificate of Insurance has been issued.**

**9. Credit Card Payment**

Please charge my credit card account with the amount payable

\$

Visa

Mastercard

Card Number

Expiry Date

/

Name of Cardholder

Signature of Cardholder

**10. Important information relating to this proposal**

**Your Duty of Disclosure**

Under insurance law you are required to tell us anything you know that may affect our decision to accept your insurance.

If you do not disclose all relevant information, or if you misrepresent the facts, then we may be entitled to cancel the policy, or reduce the sum insured, or treat the policy as never having existed.

**Is your insurance cover adequate?**

It is important that you note the following to make sure your Building and Contents insurance cover is adequate:

- The amount you nominate against the sum insured is the maximum amount payable under the policy
- If you are insuring your **building**, please refer to section 5 of the proposal concerning what you need to consider when calculating the sum insured
- With **contents** the amounts nominated must be sufficient to replace items at the current purchase price for comparable items. This also applies to the optional covers of Circle of Safety, Jewellery and Valuables, and Bicycles
- There is a limit on individual items and home computers
- **By failing to nominate adequate amounts, you may have to pay the difference between the sum insured and the rebuilding/replacement cost.**

**Privacy**

The information we collect is to enable us to make a decision on whether we will accept your insurance.

If you do not provide this information we will not be able to process your application.

We may use third party suppliers (agents, loss adjusters, assessors and mailing houses) to carry out specialised activities on our behalf. These organisations are aware of their obligations under Privacy provisions.

At any time you may request access to your personal information and correct it if it is wrong.

We value the personal information you give to us and we will take all reasonable precautions to prevent unauthorised access to this information.

**Ansvar Insurance is a signatory to the General Insurance Code of Practice, which sets out the General Insurance Industry’s commitment to provide the best standard of service possible.**