

unoccupied home insurance proposal



Wesfarmers General Insurance Limited, ABN 24 000 036 279

IMPORTANT INFORMATION - Read this before completing this form.

- ✓ Proposer to complete all Sections in full – please tick boxes where required
- ✓ Every question must be answered fully, truthfully and accurately. If any question is not understood, please contact your local Lumley General office or your broker
- ✓ If you do not answer any question satisfactorily, THE PROPOSAL WILL BE RETURNED FOR COMPLETION. This may affect your period of cover.



Print and complete all sections in black or blue pen.

1. Applicant Details

Proposer's name in full (1) Date of birth

Proposer's name in full (2) Date of birth

Goods and Services Tax:

(a) ABN, if applicable

(b) Tax status % entitlement to Input Tax Credits

Postal address for notices Postcode

Phone number (w) Phone number (h) Mobile number Fax Email

Mortgagee or other interested party

Postal Address Postcode

Period of insurance from to at 4:00pm local standard time

NSW	Lumley House, Level 9, 309 Kent Street, Sydney 2000 Suite 19, 50 Glebe Road, The Junction 2291	Phone (02) 9248 1111 Phone (02) 4925 7500	Fax (02) 9248 1122 Fax (02) 4940 0295
VIC	Level 3, 99 King Street, Melbourne 3000	Phone (03) 8627 4333	Fax (03) 8627 4312
ACT	Level 4, 10 Rudd Street, Canberra City 2601	Phone (02) 6279 0333	Fax (02) 6279 0330
TAS	Level 11, 27 Paterson Street, Launceston 7250	Phone (03) 6345 4700	Fax (03) 6345 4711
SA	465 Pulteney Street, Adelaide 5000	Phone (08) 8228 1700	Fax (08) 8228 1777
WA	Level 9, 50 St George's Terrace, Perth 6000	Phone (08) 9220 8222	Fax (08) 9220 8251
QLD	Level 2, 99 Melbourne Street, South Brisbane 4101	Phone (07) 3307 4800	Fax (07) 3307 4899
	Level 5, Northtown Tower, Flinders Mall, Townsville 4810	Phone (07) 4722 6000	Fax (07) 4724 4398
NT	Level 2, Beagle House, 38 Mitchell Street, Darwin 0800	Phone (08) 8946 4600	Fax (08) 8946 4666

Lumley General is a trading name of Wesfarmers General Insurance Limited

2. Home Details

Situation of property to be insured

Postcode

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Is this property

newly completed & awaiting sale (notice of completion issued within 6 weeks of the inception of this insurance)

other – give details

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Type of home

Freestanding house

Home unit/flat

Townhouse/Terrace/Villa

Other

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Construction of building

(a) Walls: Bricks

Fibro

Wood

Composite

Other

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(b) Roof: Tile

Iron

Colourbond

Other

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Size of home (sq m or squares)

Year of construction

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Yes

No

Is the home connected to town water?

Is your home heritage listed?

If **Yes**, give details

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Is the property in need of repair?

If **Yes**, give details

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Has the home been

- rewired? (If **Yes**, please provide year)

- replumbed? (If **Yes**, please provide year)

Does the home have any of the following protection? (Please select those applicable)

Deadlocks on all external doors

Security intercom

Keyed locks on all windows

Fixed safe

Bars on all louvre windows

Neighbourhood watch area

Professionally installed local alarm

Smoke detectors

Professionally installed monitor alarm

Security gates

Please give details of any claims made against any insurer by you under any home building, contents, valuables or liability policy in the last 5 years.

Date of loss

Name of insurer

Details of claim

Amount paid

			\$	
			\$	

Apart from a situation where an insurer declined cover or refused renewal because of factors that did not relate to the risk, e.g. the insurer ceased to offer the cover, has any Insurer:

Yes

No

(i) declined to insure you

(ii) cancelled your insurance

(iii) refused to renew your insurance

If **Yes** to any of (i), (ii) or (iii), please state the name of the insurance company, the reason and the date

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Has any person proposed for insurance in the last ten years:

Yes

No

(i) been convicted with any criminal offence

(ii) been charged with any criminal offence

If **Yes** to (i) or (ii), please specify the conviction or charge

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Is there any business activity carried out at the property?

If **Yes**, please advise what type of business is carried on

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3. Building Cover

Sum Insured

4. Liability Cover

Legal Liability: \$20,000,000

5. Important Information and Declaration

Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty at law to disclose to the insurer anything that you could reasonably be expected to know is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of matter:

- that diminishes the risk to us;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which compliance of your duty is waived by the insurer.

If you fail to comply with your duty of disclosure the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Confirming Transactions

You may contact us or your adviser, in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under your policy. Any transaction will be documented by us as quickly as possible.

Privacy

Lumley General respects your privacy and complies with the Privacy Act and the National Privacy Principles. A copy of our Privacy Policy is available at any of our offices or online at www.lumley.com.au

Excess

An excess is the sum of money we will not pay in respect of a claim. The insurance Schedule and Policy Wording detail the excesses which may be applicable.

Exceptional Circumstances

Are there any exceptional circumstances which are special or individual to you?

You only have to tell us about exceptional circumstances that you know (or a reasonable person in the circumstances could be expected to know) are relevant to our decisions about:

- whether to insure you;
- how much to charge; or
- any special rules that may apply to you or the policy.

You do not have to tell us anything that:

- we could reasonably be expected to ask you in a specific question; or
- will reduce the possibility of a claim; or
- is common knowledge; or
- we already know about, or we ought to know about through our business; or
- we have said we do not need to know.

Declaration

I declare that I have:

- received a copy of the Policy Wording;
- read the information concerning the Duty of Disclosure and other important notices;
- answered every question fully and honestly;
- either completed this proposal form personally or, if it has been completed by someone else, the answers have been checked for fullness and accuracy by me.

If during the Period of Insurance circumstances change in the information I have provided, I will promptly inform you.

I understand that if I have not fulfilled my duty of disclosure my claim may be reduced.

I authorise Lumley General to obtain claims and any other information they require from my previous insurers or the Insurance Reference Services Ltd to confirm the information I have supplied, if required by them at any time.

Signature

Date (dd/mm/yyyy)

Signature

Date (dd/mm/yyyy)