

Home, Contents and Vehicle Insurance Application Form



Agent name: _____ Policy number

Your duty of disclosure

You must tell us all information you know (or could reasonably be expected to know) which would influence the judgement of a prudent underwriter whether or not to accept your application, and if it is accepted, on what terms and at what cost.

Examples of information you may need to disclose include:

- ▶ anything that increases the risk of an insurance claim;
- ▶ any criminal convictions in the last 7 years or where imprisoned;
- ▶ if another insurer has cancelled or refused to renew insurance, or has imposed special terms, in the last 5 years;
- ▶ any loss or damage to a home in the last 5 years.

Examples of information you do not need to disclose include:

- ▶ anything that reduces the risk of an insurance claim;
- ▶ anything we say you do not need to tell us about;
- ▶ anything that is common knowledge;
- ▶ anything you have already told us, or that we should be expected to know in the ordinary course of our business.

These examples are a guide only. If you are not sure whether you need to disclose a particular piece of information, please ask.

When in doubt – disclose. All information will be treated confidentially

Details of applicant(s)

New client ☐ Existing client ☐

Applicant 1

First name: _____ Surname: _____

Occupation: _____ Date of birth: _____

Applicant 2

First name: _____ Surname: _____

Occupation: _____ Date of birth: _____

If the applicant is a Body Corporate, Trust or Company, please provide the following information on a separate sheet and attach to the application form: Body Corporate – Details of all unit proprietors and mortgagees, Trust – Detail of Trustees, Company – Details of Owners and Directors.

Postal address

Number/Street: _____ Suburb: _____

PO Box: _____ Town/City: _____ Post code: _____

Contacts

Home phone: _____ Business phone: _____

Mobile phone: _____ Email: _____

Covers already with NZI: None ☐ Home ☐ Contents ☐ Car ☐ Boat ☐ Business ☐

Existing policy number(s): _____

Please provide the name of any Company or Trust that you own and insure with NZI: _____

Period of insurance from: _____ to: _____ at 4pm

Payment options

How do you wish to pay? Annually ☐ Quarterly* ☐ Monthly* ☐ *Please complete the Flexisteps Pay Plan form

Home Insurance

Indicate cover chosen: NZI Echelon ☐ NZI Essence ☐ NZI Houseowners Replacement Value ☐ NZI Houseowners Present Value ☐

Address of property

Number/Street: _____ Suburb: _____

Town/City: _____ Post code: _____

What is the source of water supply? Reticulated water supply ☐ Tank/bore ☐

Home Structure

What type of home is this? Freestanding house ☐ Semi-detached ☐ Flat/unit ☐ Apartment ☐ Body corporate ☐

Is the home fully self-contained?

(Self-contained means that the home has its own functional kitchen and bathroom facilities).

Yes ☐ No ☐

How many self-contained dwellings are to be insured by this policy? _____

How many self-contained dwellings are there in the building? _____

What is the main building material for outside walls?

Brick veneer ☐

Concrete block ☐

Cement ☐

Double brick ☐

Fibre cement (fibro) ☐

Mud brick ☐

Metal ☐

Rockcote/EPS ☐

Rock/stone ☐

Timber/weatherboard ☐

Other ☐ _____

Number of storeys: _____ Year Built: _____

If built before 1935: Have any of these been done?

All electrical wiring replaced with TPS (tough plastic sheath)

Yes ☐ No ☐

Roof completely replaced

Yes ☐ No ☐

All plumbing replaced with PVC (polyvinyl chloride)

Yes ☐ No ☐

All walls re-lined with plasterboard

Yes ☐ No ☐

Completely re-piled

Yes ☐ No ☐

Does the home have a Historic Places Trust classification?

Yes ☐ No ☐

Does the council identify the home as a heritage building, or that it is in a heritage zone?

Yes ☐ No ☐

If you have answered 'Yes' to any of the above, please provide additional information below, such as dates renovations were carried out, etc:

Floor area

Please provide the floor area of:

the home including all levels, attached garage, conservatory and developed basement _____ sq metres

any detached garage and outbuildings (over 10sqm each) _____ sq metres

the decking _____ sq metres

Sum Insured

Home Sum Insured

If NZI Echelon, NZI Essence or NZI Houseowners Replacement Value cover has been selected:

What is the estimate of the likely cost to rebuild the home and domestic outbuildings in today's prices (excluding GST)?

This should include any increased policy limits for retaining walls and Recreational Features below, allowance for inflation, demolition, and fees associated with rebuilding.

\$ _____

If NZI Houseowners Present Value cover has been selected:

What is the present value of the home (excluding GST)?, including any increased policy limits below, but not including the value of the land?

\$ _____

Within the Home Sum Insured the following levels of cover apply:

	NZI Echelon	NZI Essence	NZI Houseowners
Retaining Walls (Total all items)	\$25,000	no cover	no cover
Recreational Features* (Total all items)	\$45,000	no cover	no cover

*Any tennis court and/or permanent fixed swimming pool or permanently fixed spa pool including its ancillary equipment and/or pump(s).

Do you wish to apply for cover above the levels shown above?

Yes ☐ No ☐

If 'Yes', please provide details of the items (e.g. construction materials, dimensions, condition and age of each structure) along with the likely cost to rebuild them:

_____ \$ _____

_____ \$ _____

_____ \$ _____

Special Features' Sums Insured

Within the Home Sum Insured, the following items are covered if they have a replacement cost of the stated limit or less.

	NZI Echelon	NZI Essence	NZI Houseowners
Bridge, culvert, permanent ford or dam	\$15,000	\$15,000	no cover
Cable car and its associated equipment	no cover	no cover	no cover
Wharf, pier, landing or jetty	no cover	no cover	no cover
Private utility plant and associated equipment (e.g. wind mills)	\$10,000	\$10,000	no cover
Well or bore and associated equipment	\$10,000	\$10,000	no cover

Does the property have any other special features for which you would like cover under this policy?

Yes ☐ No ☐

If 'Yes' to any of the above, please provide details of the items (e.g. construction materials, dimensions, condition and age of each structure) along with the likely cost to rebuild them:

Special Feature Sum Insured

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

Total Sum Insured

The Total Sum Insured is the sum of the Home Sum Insured and any Special Features' Sums Insured (above).

A. Home Sum Insured \$ _____

B. Special Features' Sums Insured \$ _____

Total Sum Insured (A+B) \$ _____ (This Total Sum Insured excludes GST)

This is the maximum amount payable to repair or rebuild your home.

If:

the estimated cost to rebuild the home and domestic outbuildings exceeds \$2,000,000 and/or

the floor area of the home, garage(s) and outbuildings exceeds 500sqm,

has a Valuation for Insurance Purposes been completed for the home in the last 4 years?

Yes ☐ No ☐

If yes, please provide a copy along with this application.

Occupancy

Who lives in the home? Owner & family ☐ Owner & tenants ☐ Owner & boarders ☐

Tenants ☐ Owner's relative/employee ☐ Owner's holiday home ☐

Holiday home to let ☐ Retirement village unit ☐ Unoccupied ☐

Does more than one tenancy agreement operate at the property? Yes ☐ No ☐ If 'Yes', how many? _____

Is any part of the property ordinarily available for periods of less than 28 days? Yes ☐ No ☐

For tenanted properties only

1. Who manages the property? Owner ☐ Property Manager ☐

2. Is the interior inspected by the owner or a property manager less frequently than once every 3 months? Yes ☐ No ☐

3. Has there been any damage by tenants (whether insured or not) in the past 5 years? Yes ☐ No ☐

If 'Yes', to question 2 or 3, please give details below (include date and approximate cost for question 3).

4. Do you want to purchase the Optional Additional Benefit – Landlord's Protection? Yes ☐ No ☐

(This option is only available under NZI Echelon)

5. What is the weekly rental amount? \$ _____

The cover on a tenanted property has a higher standard excess and is subject to specific conditions. Please refer to the policy wordings for full details.



General Questions

Is any part of this property used for any business, trade or profession, other than as a home office or residential rental property?

Is any part of the property damaged or in need of repair?

Is any part of the property undergoing renovation or alteration, or that is partially built?

Has the property been identified by the council as being at risk from any natural hazard, such as flooding or inundation, erosion or subsidence? This would be identified in the 'Land Features' section in a LIM report or similar document.

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

If you have answered 'Yes' to any of the above, please provide additional information below:

Is the home watertight, structurally sound, secure and well-maintained?

If 'No', please provide details below:

Yes ☐ No ☐

Policy Excess

NZI Echelon and NZI Houseowners

Standard Excess – \$400 Plus additional Voluntary Excess (with Premium Discount) \$350 ☐ \$850 ☐ \$1,600 ☐

NZI Essence

Standard Excess – \$500 Plus additional Voluntary Excess (with Premium Discount) \$250 ☐ \$500 ☐ \$1,000 ☐

Mortgagee Details

Please provide details of any mortgage interests to be noted including the name and postal address. If the applicant is a Body Corporate, please provide details of all unit proprietors and mortgagees on a separate sheet and attach it to the application.



Contents insurance

Indicate cover chosen: NZI Echelon ☐ NZI Essence ☐ NZI Householders ☐

Address where contents kept

Number/Street: _____

Suburb: _____ Town/City: _____

The property that the contents are in, is occupied by:

Its owner ☐ The owner as a holiday/weekend home ☐ A tenant (alone or with family) ☐
 A tenant (sharing with non family members) ☐ An employee/relative of owner ☐ A tenant, but contents insured by the owner ☐

If you own the home the contents are in:

Has your property been identified by the council as being at risk from any natural hazard, such as flooding or inundation, erosion or subsidence? This would be identified within the 'Land Features' section in a LIM Report or similar document. Yes ☐ No ☐

If 'Yes', please provide additional information below:

Who will be covered? This insurance will cover Contents owned by the person making this application, and their husband or wife, or person with whom they are living in the nature of a marriage and their family who live at the address above.

Is Insurance required for Contents owned (or jointly-owned) by anyone else? (e.g. grandparents etc). Yes ☐ No ☐

If 'Yes', you must give their details below or their contents will not be covered:

Security

Is the house fitted with a burglar alarm?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Does it include an external siren?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was it fitted professionally?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is it professionally monitored?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do all external doors have deadlocks?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do all accessible external windows have keyed window locks?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is there a permanently fixed safe installed at the home?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

NALX Y <input type="checkbox"/> N <input type="checkbox"/>	OFFICE USE ONLY
NALM Y <input type="checkbox"/> N <input type="checkbox"/>	OFFICE USE ONLY

Policy limits

	Items	NZI Echelon	NZI Essence	NZI Householders
1. Watch, pair of earrings or item of jewellery	<i>any item</i>	\$3,000	\$3,000	\$1,500
	<i>total all items</i>	\$15,000 (jewellery)	\$10,000	\$10,000
2. Camera or camera accessory	<i>any item</i>	\$3,000	\$2,000	\$1,500
	<i>total all items</i>	No Limit	No Limit	\$3,500
3. Bicycles	<i>any item</i>	\$2,000	\$2,000	\$1,000
4. Money, bullion, unset precious stones	<i>total all items</i>	\$1,000	\$750	\$250
5. Home office furniture and equipment (while at the home)	<i>total all items</i>	\$10,000	Not covered	\$1,000
6. Ornament, painting, picture or work of art	<i>any item</i>	No Limit	\$10,000	No Limit
7. Collection (stamps, medals, phone cards, collector trading cards or coins)	<i>any one collection</i>	\$3,000	\$3,000	\$1,000
8. Hearing aids and dentures	<i>any item</i>	No Limit	\$3,000	No Limit
9. Portable electronic equipment	<i>total all items</i>	No Limit	\$2,000	\$1,000
10. Parts and accessories of motor vehicle, watercraft, aircraft	<i>total all items</i>	\$2,500	\$2,500	\$1,000
11. Remotely piloted aircraft including attached parts and accessories	<i>total all items</i>	\$3,000	\$2,000	Not covered

Do you wish to apply for cover above any of these limits? Yes ☐ No ☐

If 'Yes', please give details below:

Description of item	Valuation number	Value \$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

Note: These policies do contain other limits – please refer to the policy wording or full details

Policy excess

NZI Echelon and NZI Householders

Standard Excess – \$250

Plus additional Voluntary Excess (with Premium Discount) – \$150 ☐ \$400 ☐ \$750 ☐

NZI Essence

Standard Excess – \$500

Plus additional Voluntary Excess (with Premium Discount) – \$250 ☐ \$500 ☐ \$1,000 ☐



Sum insured

NZI Echelon and **NZI Essence**: What is the total cost of replacing the general contents at today's prices (excluding specified items listed above)? \$ _____

NZI Householders: (a) What is the total insurable value of your contents, excluding specified items \$ _____
(b) Do you want to purchase the Special Risks Extension? Yes ☐ No ☐

NSRX
Y ☐ N ☐ OFFICE
USE ONLY

Does the general contents sum insured include any individual painting, picture or work of art that exceeds \$25,000 in value? Yes ☐ No ☐

If 'Yes', please advise the name of artist, name of work, value and details of most recent valuation:

Vehicle details

Please tick which type of vehicle you are insuring:

Car ☐ Motorcycle ☐ Caravan ☐ Trailer ☐ Other ☐ (Specify) _____

Types of cover (tick cover required): Full ☐ Party Fire & Theft ☐ Third Party only ☐

Make and model of vehicle: _____ Date of manufacture: _____

Registration number: _____ Market value of vehicle/Sum insured (\$) _____ Engine size: _____ (cc)

Fuel type: Petrol ☐ Diesel ☐ Electric & hybrid ☐ Other (specify) _____

Transmission: Automatic ☐ Manual ☐ **Supercharger:** Yes ☐ No ☐ **Turbo:** Yes ☐ No ☐ **Rotary:** Yes ☐ No ☐

Body type: Ute ☐ Convertible ☐ Coupe ☐ Hatchback ☐ Sedan ☐ Wagon ☐ Other _____

1. Has the vehicle been modified in any way from the manufacturer's specifications, including the addition of a stereo worth more than \$1,000? Yes ☐ No ☐

If 'Yes', give full details: _____

2. Does the vehicle have any unrepaired damage or mechanical defects? Yes ☐ No ☐

If 'Yes', give full details: _____

3. Please tick any of the following which apply to your vehicle? Sports or performance ☐ Convertible/Cabriolet ☐ Kitset/Replica ☐
Left-hand drive ☐ Classic/Vintage ☐ Special import/No NZ dealer ☐ Fuel efficient ☐

4. Does the vehicle have an:

(a) Alarm ☐ Immobiliser ☐ GPS system ☐

(b) Was the system fitted by the manufacturer before the vehicle was sold new in New Zealand? Yes ☐ No ☐

(c) Was the system professionally installed in New Zealand? Yes ☐ No ☐

If 'Yes', give full details of the system: _____

5. Address where the vehicle is usually kept: Number/Street _____

Suburb _____ Town/City _____ Postcode _____

6. Where is the vehicle usually parked at night? Garage ☐ Driveway/Carport ☐ On Roadside ☐

Other (Specify) _____

7. Will the vehicle be used in connection with any profession, business or occupation? Yes ☐ No ☐

If 'Yes', give full details: _____

Details of the owner(s) & driver(s)

Are you the registered owner of the vehicle?

Yes ☐ No ☐

Are there additional drivers? If so please list below.

Yes ☐ No ☐

Full name	Date of birth	Sex (M/F)	Phone number	Driver type*	Licence type**	Length of licence held	
1.						Yrs	Mths
2.						Yrs	Mths
3.						Yrs	Mths
4.						Yrs	Mths

RATEAREA	GRADING	DOB / /	SEX M <input type="checkbox"/> F <input type="checkbox"/>	HFE Y <input type="checkbox"/> N <input type="checkbox"/>	BRK Y <input type="checkbox"/> N <input type="checkbox"/>	NAMEDDRIVER Y <input type="checkbox"/> N <input type="checkbox"/>	U25 Y <input type="checkbox"/> N <input type="checkbox"/>	LOW KM Y <input type="checkbox"/> N <input type="checkbox"/>	OFFICE USE ONLY
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*Driver Type – Select from: M (main), R (Regular), N (Non driver)

**Licence Type – Select from 1 (Learner), 2 (Restricted), 3 (Full), 4 (International) (Note all that apply – i.e. Restricted from Australia = 2 & 4)

If you or any additional drivers hold an international driver's licence, what country was the licence issued in? _____

Policy excess

Standard Excess – \$400

Plus additional Voluntary Excess (with Premium Discount) – \$200 ☐ \$700 ☐

Please note: Some vehicles and/or drivers may not be eligible for the standard excess or additional voluntary excesses.

Drivers under 25 and newly licenced drivers are subject to a standard additional excess.

POLICY X/S S <input type="checkbox"/> V <input type="checkbox"/> C <input type="checkbox"/>	\$	OFFICE USE ONLY
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Optional Additional Cover

1. Do you want to apply for NZI Roadside Assist cover? (Full cover only) Yes ☐ No ☐

2. Do you want to apply for a Named Drivers Discount?
(Up to 2 of the drivers listed on page 2 can be named – both must be aged 25 yrs or older) Yes ☐ No ☐

3. If 'Yes', please tick the two drivers chosen. 1 ☐ 2 ☐ 3 ☐ 4 ☐

Please note: Any other drivers will be subject to an additional excess.

4. Do you want to exclude all drivers under the age of 25 years for a premium discount? Yes ☐ No ☐

Please note: This extension may not be available if we restrict cover to named drivers as part of any special terms to insure the vehicle.

5. Do you want to apply for the Low Km option? Yes ☐ No ☐

If 'Yes', what is the vehicle's current odometer reading? _____

Please note: This option is available if you are applying for Full cover and if you choose this option, all drivers aged under 25 years will be excluded from cover under this policy.

Declaration questions

1. Have you or any other person or entity to be covered by the insurance such as your spouse, de facto partner, family members, business partners, trustees and/or beneficial owners (and for motor vehicle insurance anyone who will drive any vehicles you are insuring):

Home and Contents Insurance

had any loss or damage to any home or contents in the last 5 years (whether a claim was made or not)? Yes ☐ No ☐

Motor Vehicle Insurance

- (a) had any motor vehicle accidents, damage or theft in the last 5 years (whether a claim was made or not)? Yes ☐ No ☐
- (b) ever been indefinitely disqualified from driving for repeat alcohol or drug related driving offences? Yes ☐ No ☐
- (c) had any conviction or fine for any other driving offence within the last 5 years? Yes ☐ No ☐

All Insurance

- (a) had any insurance declined, cancelled, or been refused renewal, or had any special conditions imposed, including excesses in the last 5 years? Yes ☐ No ☐
- (b) ever been imprisoned for any criminal offence, or Yes ☐ No ☐
- (c) had any conviction for a criminal offence within the last 7 years? Yes ☐ No ☐
2. Is there any other information likely to affect this insurance? Yes ☐ No ☐

If you have answered 'Yes', to any of the above please give full details below:

Agreement

I agree that:

1. **Material facts**
 - (a) All information given to IAG (whether verbal or written) is true and correct;
 - (b) All material facts have been disclosed. (See 'Your Duty of Disclosure');
2. **Terms of policy**

The terms of IAG's policy are accepted;
3. **Use of information**
 - (a) My personal information collected by IAG may be:
 - (i) used by IAG to advise me of its other services;
 - (ii) disclosed to other members of the insurance industry and Insurance Claims Register Ltd., and to parties who have a financial interest in the subject matter of the policy;
 - (b) My personal information held by other members of the insurance industry and Insurance Claims Register Ltd., may be disclosed to IAG.

Please note:

- ▶ We gather information about you (including your claims history) to consider your application for insurance. If you refuse to provide it, we may decline your application.
- ▶ This information is held by us and you may access it. It may be passed onto other insurers you deal with, and any financially interested party.
- ▶ Your claims history is passed onto, and held by Insurance Claims Register Ltd. This enables other insurers you deal with to access it, and prevents fraudulent claims.

On behalf of all applicants

Signature _____ Date _____

For office use only

Client No. _____ Pay Plan _____ 1st Period _____

Served by _____ 1st Inst Date _____ 1st Amount _____

Office _____ Receipt No. _____