



ZURICH®

Home Removals Insurance

Proposal form

Completing the Proposal form

1. This application must be completed in full including all required attachments.
2. If more space is needed to answer a question, please attach a separate sheet with details.
3. The terms proposer, whenever used in this proposal form shall mean the policyholder listed and all subsidiary companies of the policyholder for which coverage is proposed under this proposal.
4. The terms policyholder and subsidiaries have the same meaning in this proposal form as in the policy.

Duty of Disclosure

This contract of insurance will be governed by either the Insurance Contracts Act 1984 (Cth) or the Marine Insurance Act 1909 (Cth).

Duty of Disclosure under the Insurance Contracts Act 1984

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth).

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Duty of Disclosure under the Marine Insurance Act 1909

Your attention is drawn to Sections 23 to 27 of the Marine Insurance Act 1909 (Cth) and, in particular, that any contract of marine insurance is based on utmost good faith and in the absence of such good faith, may be avoided. Further, you have an obligation to disclose to us every material circumstance which is known to you and/or which in the ordinary course of business ought to be known to you. Every circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether they will take the risk. If there is a failure to make such disclosure, we may avoid the contract.

Privacy

Zurich is bound by the Privacy Act 1988 (Cth). We collect, disclose and handle information, and in some cases personal or sensitive (eg health) information, about you ('your details') to assess applications, administer policies, contact you, enhance our products and services and manage claims ('Purposes'). If you do not provide your information, we may not be able to do those things. By providing us, our representatives or your intermediary with information, you consent to us using, disclosing to third parties and collecting from third parties your details for the Purposes.

We may disclose your details, including your sensitive information, to relevant third parties including your intermediary, affiliates of Zurich Insurance Group Ltd, other insurers and reinsurers, our banking gateway providers and credit card transactions processors, our service providers, our business partners, health practitioners, your employer, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

We may obtain your details from relevant third parties, including those listed above. Before giving us information about another person, please give them a copy of this document. Laws authorising or requiring us to collect information include the Insurance Contracts Act 1984, Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Corporations Act 2001, Autonomous Sanctions Act 2011, A New Tax System (Goods and Services Tax) Act 1999 and other financial services, crime prevention, trade sanctions and tax laws.

Zurich's Privacy Policy, available at www.zurich.com.au or by telephoning us on 132 687, provides further information and lists service providers, business partners and countries in which recipients of your details are likely to be located. It also sets out how we handle complaints and how you can access or correct your details or make a complaint.

Information about this insurance.

Please read the following information before you complete the Home Removals proposal.

The insurance we provide you will be tailored to your needs as outlined by the information you supply to us in this proposal. If there is insufficient space to answer any of the questions, please provide information separately and attach to the proposal. Before purchasing this insurance, you should obtain a copy of the Product Disclosure Statement for Home Removals Insurance which explains and details the terms, conditions and exclusions relating to the Policy. These documents will help you decide if the cover is suitable for you and should be read carefully.

Cover options

Platinum cover (full cover) – available only if goods are loaded into a conveyance and transported by a professional carrier): all risks of loss of or damage to the insured goods from any external cause including accidental damage during packing by the carrier.

Includes:

- Delayed unpacking up to 60 days
- Temporary accommodation \$250 per day up to 60 days
- Loss of software up to \$500 any one item up to \$2,500 in total
- Pairs and sets up to \$25,000
- Mechanical/electrical breakdown up to \$25,000

Gold cover (full cover) – available only if goods are loaded into a conveyance and transported by a professional carrier): all risks of loss of or damage to the insured goods from any external cause including accidental damage during packing by the carrier.

Includes:

- Delayed unpacking up to 30 days
- Temporary accommodation \$250 per day up to 30 days

Silver cover (restricted cover) – in respect of either owner or professionally packed goods): loss of or damage to the insured goods resulting from:

- fire, explosion, lightning or flood
- collision of the vessel, aircraft or conveyance
- overturning and/or derailment of conveyance
- crashing and/or forced landing of aircraft
- stranding, sinking or contact of vessel with any external object (ice included) other than water
- entry of water into vessel, hold, container or place of storage.

Extension of cover applicable to Platinum, Gold and Silver cover

- General Average
- Termination of contract of carriage

Exclusions

- delay
- wear and tear, moth, vermin, normal atmospheric or climatic conditions or inherent vice
- mechanical, electrical or electronic breakdown or malfunction where there is no external evidence that an insured event has occurred – unless Platinum cover is selected
- failure to recognise, interpret or process any data or to function correctly as a result of such failure where there is no external evidence that an insured event has occurred
- loss of data from any computer hardware or software
- loss of software from any computer, unless Platinum cover is selected
- anything nuclear or radioactive
- any chemical, biological, bio-chemical or electromagnetic weapon
- any additional costs imposed by your carrier because you have made changes to either the transit or storage arrangements or costs levied because you have not provided information or documentation to your carrier when requested
- war or warlike activities
- cyber attack.

Limitations to Gold cover and Silver cover

Pair and set clause – where any insured goods consist of articles in a pair or set, including furniture suites, this insurance will not pay more than the replacement value of any particular part or parts which may have been damaged or lost and no more than a proportionate part of the replacement value of a pair or set.

Limitations to all covers

Antiques clause – in the event of damage to any articles of an antique nature, we will only pay for the reasonable cost of repairs but not for any depreciation of the goods.

1 Proposed insurer of cover required

Name of applicant

Address prior to departure

State

Postcode

Address for correspondence (your policy will be sent to this address)

State

Postcode

2 The transit

Moving from

Moving to

Name of carrier

Date of dispatch

/ /

Name of vessel

If storage arranged by carrier and cover required, please advise:

Storage prior to departure at

State

Postcode

From

/ /

To

/ /

Storage at destination at

State

Postcode

From

/ /

To

/ /

Total sum insured of goods to be stored \$

Note: this should be the replacement value of your goods

