



Home and Contents Insurance Application

Policy No. <input style="width:90%;" type="text"/>	Client No. <input style="width:90%;" type="text"/>	Intermediary No. <input style="width:90%;" type="text"/>
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Home and Contents insurance is available for insured events only or for accidental damage, for which you pay an extra premium. Please (✓) your requirement:

INSURED EVENTS ACCIDENTAL DAMAGE

Interim Contract Issued? No Yes If "Yes", number

THE APPLICANT/S

Name(s) of Insured in full <small>If insufficient space or if policy in name of company or other entity please attach details.</small>	1)	Date of Birth	Are you retired?
	2)	/ /	Yes <input type="checkbox"/> No <input type="checkbox"/>
Tax Status	Registered Business Yes <input type="checkbox"/> No <input type="checkbox"/>	ABN <input style="width:20px;" type="text"/>	Taxable % <input style="width:20px;" type="text"/>
Postal Address for Notices	<input style="width:95%;" type="text"/>		
Contact Numbers	Phone No. (Private) ()	Phone No. (Business) ()	
	Fax No. ()	Email <input style="width:150px;" type="text"/>	
Mortgagee's Name	<input style="width:95%;" type="text"/>		
Address	<input style="width:95%;" type="text"/>		
Contact Numbers	Phone No. (Private) ()	Phone No. (Business) ()	
	Fax ()	Email <input style="width:150px;" type="text"/>	
Period of Insurance	From <input style="width:40px;" type="text"/> / <input style="width:40px;" type="text"/> / <input style="width:40px;" type="text"/> to <input style="width:40px;" type="text"/> / <input style="width:40px;" type="text"/> / <input style="width:40px;" type="text"/> at 4 p.m		

INFORMATION ABOUT THE HOME AND CONTENTS

Site of Home	<input type="checkbox"/> (✓) if same as postal				Postcode <input style="width:100px;" type="text"/>
Please tick (✓) the appropriate box.					
1) How is the home occupied?	By you as owner <input type="checkbox"/>	By a tenant (your home)* <input type="checkbox"/>	By you as tenant/renting(not sharing) <input type="checkbox"/>		
	Holiday home <input type="checkbox"/>	Farm owner occupied <input type="checkbox"/>	Farm not owner occupied <input type="checkbox"/>		
	Vacant home <input type="checkbox"/> <small>(unoccupied more than 60 days)</small>	Other – give details <input style="width:150px;" type="text"/>	*Tick here if you require cover for malicious damage by tenants for an additional premium <input type="checkbox"/>		
2) Type of home:	Freestanding House <input type="checkbox"/>	Home Unit/Flat <input type="checkbox"/>	Townhouse/Terrace/Villa <input type="checkbox"/>	Other <input style="width:100px;" type="text"/>	
3) Construction details	a) Walls	Bricks <input type="checkbox"/>	Fibro <input type="checkbox"/>	Wood <input type="checkbox"/>	Other <input style="width:100px;" type="text"/>
	b) Roof	Tile <input type="checkbox"/>	Iron <input type="checkbox"/>	Colourbond <input type="checkbox"/>	Other <input style="width:100px;" type="text"/>
	Size of home <input style="width:40px;" type="text"/> sq m ² or <input style="width:40px;" type="text"/> squares			Year of Construction <input style="width:40px;" type="text"/>	
4) Is the home connected to town water?	Yes <input type="checkbox"/> No <input type="checkbox"/>	4 (a) Is the site larger than 2 hectares? Yes <input type="checkbox"/> No <input type="checkbox"/>			
5) Is your home heritage listed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If "Yes," give details <input style="width:150px;" type="text"/>			
6) Condition of home:	Good <input type="checkbox"/>	Average <input type="checkbox"/>	Needs Maintenance &/or Repairs <input type="checkbox"/> – give details <input style="width:150px;" type="text"/>		

INFORMATION ABOUT THE HOME AND CONTENTS *(continued)*

Please tick (✓) the appropriate box.

7) Has the home been – rewired? No Yes – If “Yes”, year / /
 – replumbed? No Yes – If “Yes”, year / /

8) Does the home have any of the following protection?

Deadlocks on all external doors	Yes <input type="checkbox"/> No <input type="checkbox"/>	Security intercom	Yes <input type="checkbox"/> No <input type="checkbox"/>
Keyed locks on all accessible windows	Yes <input type="checkbox"/> No <input type="checkbox"/>	Fixed safe	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bars on all accessible louvre windows	Yes <input type="checkbox"/> No <input type="checkbox"/>	Neighbourhood watch area	Yes <input type="checkbox"/> No <input type="checkbox"/>
Professionally Installed Local alarm	Yes <input type="checkbox"/> No <input type="checkbox"/>	Smoke detectors	Yes <input type="checkbox"/> No <input type="checkbox"/>
Professionally Installed Monitored alarm	Yes <input type="checkbox"/> No <input type="checkbox"/>		

If you live in a flat/unit that is at least 2 floors from the ground at its lowest point, does it have:
 24 hour concierge/security person? Yes No Security access to your floor by card or P.I.N.? Yes No

9) Have you or anyone living permanently with you: Yes No

a) been refused insurance; been declined renewal of insurance; been quoted an increased premium; or had any special terms or conditions imposed e.g. excess imposed by abc insurance co in 2003 following a theft claim?
 If “Yes”, give details

b) been charged or convicted during the last five years of arson or any offence involving actual or threatened damage to property; any criminal act; fraud; theft; drugs; or dishonesty of any kind e.g. (name) fined \$500 in 2003 for shop stealing?
 If “Yes”, give details

c) suffered any loss during the past five years from any of the events against which you wish to insure e.g. storm claim approximately \$3,500 in 2003?
 If “Yes”, give details

10) Are there any exceptional circumstances you know about which are relevant to our decision to insure you and on what terms? Yes No
 If “Yes”, give details

Please state the name of your previous home and contents Insurer Expiry date of previous Insurance
 / /

How much do you want to insure for?

	Sum Insured	Excess	Premium	Amount Payable
Home	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Unspecified Contents	\$ <input type="text"/>	\$ <input type="text"/>		

There are limits to the amount we pay on certain items. These items are limits set out in the policy under **How we will pay**. You may obtain higher limits by specifying any of these items below. We pay up to the amount specified.
Specified Contents e.g. (under the insured events policy) antiques or works of art over \$7,500, jewellery, watches over \$1,500 or collections of any kind over \$5,000. Please list here any contents items you wish to specify and provide as much identification as possible e.g. serial numbers, valuations, receipts.

	\$			
	\$			
	\$			
	\$			
	\$			
	\$			
	\$			
	\$			
Sub Total Specified Contents	\$			
Total Contents Sum Insured (unspecified plus specified)	\$	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

(If insufficient space please attach details.)
You should keep your policy in a safe and convenient place, and also keep receipts or other evidence of ownership and value of items you have specified here and other items of significant value.

VALUABLES

A. INSURED EVENTS POLICIES

You may elect to insure unspecified personal property against accidental loss or damage anywhere in Australia or New Zealand and for up to 35 days, anywhere in the world. If you choose this option, please nominate a sum insured in the unspecified valuables box at the foot of this section (up to \$6,000). The maximum we will pay for any item is 25% of the sum insured. **This cover attracts an extra premium.**

Additional items may be individually specified below.

1. UNSPECIFIED VALUABLES

Please keep receipts or other evidence of ownership and value of these items.

We will insure as unspecified valuables	But Not
Unspecified personal property specifically designed to be worn or carried on your person which means: <ul style="list-style-type: none"> • Jewellery • Gold or silver objects • Watches • Sporting equipment except while in use or play • Photographic equipment including video equipment • Musical equipment • Battery operated sound equipment • Binoculars • Clothing • Other personal belongings specifically designed to be worn or carried on the person • Luggage • Camping equipment, back packs and sleeping bags • Wheel chairs, crutches and walking sticks 	<ul style="list-style-type: none"> • Vehicles • Aircraft, aerial devices • Watercraft • Equipment normally associated with the above 3 items • Cash or negotiable securities • Musical instruments or photographic and video equipment including associated equipment used for professional purposes or reward • Bicycles (these must be listed as a Specified Item)

Total Unspecified Valuables

\$

2. SPECIFIED VALUABLES – please list specified items you wish to insure. This section attracts an additional premium.

Please provide as much identification as possible, e.g. serial numbers and attach a valuation for any item in excess of \$1,500.

	\$
	\$
	\$
	\$
Total Specified Valuables	\$

B. ACCIDENTAL DAMAGE POLICIES

Additional Benefit (1) Temporary Removal automatically insures your contents anywhere in Australia, New Zealand and for up to 90 days, anywhere in the world.

We will pay a maximum of \$1,750 per item and \$7,500 in total for items of:

- jewellery, gold or silver articles, furs, watches
- collections of any kind
- mobile phones, portable electronic equipment

Bicycles are insured for a maximum of \$2,000, unless specified

Additional items may be specified below.

SPECIFIED VALUABLES – please list specified items you wish to insure. This section attracts an additional premium.

Please provide as much identification as possible, e.g. serial numbers and attach a valuation for any item in excess of \$1,750

	\$
	\$
	\$
	\$
Total Specified Valuables	\$

Total Valuables	\$
Premium	\$
Excess	\$
Amount Payable	\$

LEGAL LIABILITY

LEGAL LIABILITY

\$20,000,000

Amount Payable \$

DOMESTIC WORKERS' COMPENSATION

NB: Not applicable for Queensland, Victoria and South Australia

If you employ a domestic worker, on a casual basis or otherwise, you may be required by law to provide that person with workers' compensation insurance. If you fail to do so, and your employee is injured in the course of their employment by you, you may be liable to compensate them.

You may insure your liability according to the legislation in your state, up to the amount required by your state's legislation.

Do you require this cover? No Yes If "Yes", how many people you employ? Premium \$

PRIVACY

Privacy legislation regulates the way private sector organisations can collect, use, keep secure and disclose personal information. QBE has developed a privacy policy which explains what sort of personal information we hold about you and what we do with it. You can obtain a copy of the QBE Privacy information brochure from any QBE Commercial office or at qbecommercial.com

DUTY OF DISCLOSURE

What you must tell us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the question. We will use the answers in deciding whether to insure you, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

NON-DISCLOSURE

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having worked.

INADEQUATE SPACE TO ANSWER

If there is inadequate space to answer our General Information or other questions or you need to disclose something to us because of your Duty of Disclosure, please attach a separate piece of paper to this application giving full details of additional information.

SIGNATURE AND DECLARATION

I/We declare that:

1. I have received a copy of the Product Disclosure Statement (PDS) and the Policy Terms and Conditions and agree to be bound by the terms and conditions contained in it.
2. The Duty of Disclosure and inadequate space to answer, notices set out above has been read and understood by me/us.
3. All answers and statements made in this application are true and accurate in every respect and no information has been withheld which is likely to affect your decision about accepting this insurance.
4. I acknowledge you reserve the right to decline any application.
5. I authorise QBE Insurance (Australia) Limited ABN 78 003 191 035 to give to, or obtain from, other insurers or insurance reference bureaus, or credit reporting agencies any information about this insurance or any other insurance of mine including this completed application and my insurance claims history and my credit history.

Applicant's Signature Applicant's Title Date