

# Personal Insurance Plan



## Home and Contents Proposal

Reference

### 1. Your details

#### Name(s) in full (joint if applicable)

1. Mr/Mrs/Miss/Ms/Other

2. Mr/Mrs/Miss/Ms/Other

Residential address

Postal address (if different from above)

Email address

Occupation(s) 1.

2.

Date(s) of birth of main proposer(s)

1.

/

/

2.

/

/

Telephone - Private ( )

Business ( )

Mobile ( )

When do you need cover?

From start date

To

at 4pm and renewable annually

How do you wish to pay?

Annually

Instalment

(please complete a separate form 'optimum' if paying by instalment)

### 2. Property details

#### Please answer for both home and contents insurance

Full address of property being insured (if different from the postal address above)

Is the home on town (mains) water?

Yes

No

Has this property experienced flooding in the last ten years?

Yes

No

If yes, please complete flood questionnaire

Are there any entries against your certificate of title or has any notice been issued by a local authority in relation to the property?

Yes

No

If so please give details (e.g. a notice or entry under section 36 or 71 of the Building Act):

What type of home is this?

House

Holiday home

- If you have ticked this box, please complete Section 4.

Who lives at this home?

Proposer (you) and family

Proposer and other tenants

How many?

Tenants only

Other (Please specify)

If your home is tenanted, would you like information on Vero's LandlordPlan Policy?

(LandlordPlan offers you financial protection - different to the cover provided under the Landlords Extension)

Yes

No

How many self-contained units does this home have?

Does this home form part of a multi-unit complex (eg Body Corporate)

Yes

No

Is your property used for business purposes?

Yes

No

If yes, please describe the business

#### Home Security

Are all external doors fitted with deadlocks and/or ranch-slider bolts?

Yes

No

Is there a burglar alarm fitted? Yes

No

Audible

Monitored

Is there a smoke alarm fitted? Yes

No

Audible

Monitored

If it is monitored who is the monitoring company?

### 3. Home details

What type of cover do you want? (Please consult your insurance professional)

a. MaxiPlan

(this is total replacement accidental damage cover, based on the total area of your home which means that we will repair or rebuild your home up to the total size of your home but no more than the size that you disclose to us. It is therefore very important that you provide us with the full and accurate size of your home).

What is the full size of the home (including basement, garages, developed outbuildings, permanently installed swimming pools, and 50% of the deck area if over 40sqm)?

Sq m

or

Sq ft

b. MaxiPlan Sum Insured

This is accidental damage replacement cover for the sum insured of \$

c. BasicPlan Replacement

Listed perils replacement cover for the sum insured of \$

d. BasicPlan Indemnity

Listed perils indemnity cover for the sum insured of \$

What year was your home built?

If built prior to 1945 and you require replacement value insurance please complete Section 5.

### 3. Home details (cont.)

Do you require the Landlord's Extension? (Only available to tenanted homes on MaxiPlan cover and additional premium applies) Yes  No   
This includes Indemnity cover up to \$20,000 for Landlord's Furnishings (which are defined as dishwasher, stove, washing machine, dryer, microwave, carpets, drapes, curtains, blinds, fixed light fittings) and Loss of Rents cover for \$40,000.

**What excess do you require?** (Our standard excess is \$150) \$150  \$200  \$250  \$500  \$1,000   
(Note: while your home is tenanted, an additional excess applies to the option ticked above)

If your home is subject to a mortgage, what is the full name and address of the mortgagee?

### 4. Holiday home details

How often do you occupy the holiday home?

How often do you allow other people to occupy your holiday home?

Do your immediate neighbours of this property occupy their homes full time? Yes  No  How far away are the neighbours?

Is the house in a built up area? Yes  No  If no, how far is your holiday home from nearest town?

Do you arrange for anyone to mow your lawns and empty your letter-box? Yes  No

What type of security is there in the house? Does it have an alarm, window or deadlocks? Yes  No

When you do not occupy your holiday home, do you: Turn off your outside water supply? Yes  No

Turn off all power at the switchboard? Yes  No

If the house is not on town water how far is the nearest fire station?

Is your holiday home exposed to water inundation from any man made or natural water ways? (including: drains, creeks, rivers, beaches and similar) If yes, please give details Yes  No

### 5. Pre 1945 details (only complete if your home was built prior to 1945)

**Building Details** (Please tick the appropriate box or detail as necessary):

<b>Walls:</b>	Wood <input type="checkbox"/>	Fibrolite <input type="checkbox"/>	Concrete <input type="checkbox"/>	Brick <input type="checkbox"/>	Other <input type="checkbox"/>
<b>Floors:</b>	Wood <input type="checkbox"/>	Concrete <input type="checkbox"/>	Other <input type="checkbox"/>		
<b>Roof:</b>	Iron <input type="checkbox"/>	Fibrolite <input type="checkbox"/>	Concrete tile <input type="checkbox"/>	Other tile <input type="checkbox"/>	Other <input type="checkbox"/>
<b>Water Supply:</b>	Tank <input type="checkbox"/>	Town mains <input type="checkbox"/>	Artesian bore <input type="checkbox"/>	Other <input type="checkbox"/>	

**Renovation details:**

Re-wired throughout:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year: <input type="text"/>	Plumbing replaced:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year: <input type="text"/>
Gib Board lined throughout:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year: <input type="text"/>	Completely re-roofed:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year: <input type="text"/>
Guttering replaced:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year: <input type="text"/>	Completely re-piled:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year: <input type="text"/>
Exterior re-painted:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year: <input type="text"/>	Roof re-painted:	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year: <input type="text"/>

Were all of the appropriate permits obtained for the renovations undertaken: Yes  No

If you have ticked 'OTHER' or answered 'NO' to any of the above questions, please provide full details below:

Note: Your local power supply authority will be able to provide either details of re-wiring or a certificate stating the condition of the wiring.

**Heating details:**

Type of heating:	<input type="text"/>	Date installed:	<input type="text"/>
Installed by whom:	<input type="text"/>	Condition of heater:	<input type="text"/>
Condition of chimney:	<input type="text"/>	Date last swept:	<input type="text"/>

**General:** Please provide full details of:

Other major renovations or any facts that we should be aware of when considering this insurance:

The current condition of the home:

Are you aware of any legislation, regulations, Historic Places Trust protection or local body by-laws that would prevent or affect rebuilding of the home?

## 6. Contents details

### 1. What type of cover do you want? (Please consult your insurance professional)

It is very important that you insure your contents for their full replacement value at all times (when applying for insurance and at each renewal) to avoid disappointment should you suffer a loss. If you are unsure of the amount that you should insure for please ask your insurance professional for one of our Domestic Contents Valuation Guides

<b>a. MaxiPlan</b>		Sum insured (minimum \$40,000)	\$
<b>b. BasicPlan Extra</b>		Sum insured (minimum \$20,000)	\$
<b>c. BasicPlan</b>		Sum Insured (minimum \$20,000)	\$

If you have selected Basic Plan cover (c), do you want to purchase cover for -	Frozen foods in your freezer (up to \$800)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Personal effects away from the situation (up to \$2,000)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

<b>2. What excess do you require?</b> (Our standard excess is \$150).	\$150	<input type="checkbox"/>	\$200	<input type="checkbox"/>	\$300	<input type="checkbox"/>	\$500	<input type="checkbox"/>	\$1,000	<input type="checkbox"/>
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(Note: while your home is tenanted, an additional excess applies to the option ticked above)

### 3. The following items are covered to set limits. If you want to insure for their full value, please specify below and, if we require them, provide valuations.

**\$10,000:** in total for all unspecified jewellery

**\$5,000:** portable (laptop) computers or any other similar portable electronic devices

**\$3,000:** (or \$2,000 if your sum insured is below \$60,000 or if you have a **BasicPlan** or **BasicPlan Extra** policy): items of jewellery or watches, photographic or video camera equipment, any coin or stamp collection, bicycles, canoes, kayaks, surfboards, surf skis, windsurfers

**\$1,000:** cellphones; unset precious stones, bullion or gold or silver (other than silverware or goldware) or precious metals; remote controlled models

NB: Watercraft (other than noted above) are insured to \$1,500. If the market value is over \$1,500 there is no cover and they must be insured under a separate marine policy.

i.	\$	ii.	\$
iii.	\$	iv.	\$
v.	\$	Specified Items Total	\$

## 7. Important notices and declaration

1. Have you or your family members, de facto partner, business partners, directors, trustees and/or beneficial owners, managers or any other person or entity to be covered by the insurance:

#### a) In the last 10 years:

i. Suffered loss or damage exceeding \$1,000 to any property (whether insured or not)?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
ii. Made an insurance claim?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
iii. Been subject to lawsuit or a legal liability claim?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
iv. Been bankrupt?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

#### b) Ever:

i. Had any insurance declined, cancelled, avoided, renewal refused, terms imposed or claim declined?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
ii. Engaged in any criminal activity or had any criminal convictions, acquittals or diversions, or have any criminal prosecutions pending? <i>The information sought by this question is subject to the rights set out in the Criminal Records (Clean Slate) Act 2004.</i>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

**2. Is there any further information likely to affect this insurance?** Yes  No

If you have answered "Yes" to any of the above questions please provide full details and dates in the space provided below. If further space is required please complete on a separate sheet. (Details should also include name of Insurance Company(s) and Policy Number(s), where applicable).


**3. Who was your Insurance Company for the last 12 months?**  Policy No

**Your Duty of disclosure** Subject to the rights set out in the Criminal Records (Clean Slate) Act 2004 ("Clean Slate Act"), you are under a duty to disclose all material information to Vero Insurance New Zealand Limited ("Vero") whether the information is asked for or not. Material information is information that might influence our decision to insure you and if so on what terms and/or premium. All information given must be complete and correct. If you have any doubt as to whether a fact is material then it should be disclosed. The duty to disclose all material information occurs prior to the commencement of cover, if the contract is varied and prior to each renewal. Failure to disclose all material information may result in Vero avoiding your insurance policy. This means your policy would be deemed never to have existed and any claims would not be payable.

**Privacy Act 1993** This proposal collects personal information in order to evaluate your insurance requirements for the purpose of deciding whether to issue insurance cover and if so on what terms. The information collected will be held by Vero, 48 Shortland Street, Auckland. Failure to provide any personal information requested may result in your application for insurance being declined. Individuals have a right to request access to and correction of their personal information subject to the Privacy Act 1993.

**I/we declare that:** **1.** Subject to any rights I/we have under the Clean Slate Act, the information given is in every respect correct and complete and all material information has been disclosed to Vero. **2.** This Proposal shall be the basis of the contract between me/us and Vero, and I am/we are willing to accept cover subject to Vero's policy terms, conditions, exclusions and any special terms they may require.

**I/we authorise:** **1.** Vero to give and obtain from other Insurance Companies, Insurance Brokers, the Insurance Claims Register Ltd or any other party any information relating to this or any other insurance held or previously held by me/us and any claim(s) made by me/us. **2.** Vero to use my/our personal information to advise me/us of Vero's products and/or services.

**I/we undertake** to inform Vero immediately of any material events or changes in circumstances which occur after the commencement of this policy or after any renewal.

Signed (Signatures of Proposers)  Dated

# Household Contents Value Checklist

This valuation guide has been developed to help you calculate the value of contents in your clients home. It is a guide only and uses indicative figures. If in doubt, your customer should obtain a contents Valuation from a qualified valuer.

	Average Value	High Quality Value	Your Value		Average Value	High Quality Value	Your Value
<b>Home Furnishings</b>				<b>Bathroom &amp; Laundry cont...</b>			
Carpet / rugs	\$11,000	\$17,600		First aid / medicines	\$200	\$330	
China / ornaments	\$500	\$1,000		Hairdryer / straightener / curlers	\$300	\$750	
Curtains / blinds / drapes	\$4,400	\$7,000		Iron / ironing board	\$150	\$300	
Indoor plants / containers	\$900	\$1,800		Linen cupboard contents	\$2,000	\$3,000	
Light fittings / lamps	\$1,600	\$2,400		Scales	\$50	\$100	
Photos / pictures / paintings	\$1,100	\$3,000		Toiletries / cosmetics	\$650	\$1,600	
Other	\$0	\$0		Towels	\$300	\$450	
<b>Total</b>	<b>\$19,500</b>	<b>\$32,800</b>		Vacuum cleaner / dustbuster	\$400	\$800	
<b>Living / Dining</b>				<b>Bedrooms</b>			
Books / bookcase / shelves	\$1,050	\$2,700		Washing machine	\$1,200	\$1,900	
Chairs	\$1,050	\$2,300		Other	\$0	\$0	
Clock grandfather / antique	\$1,050	\$2,000		<b>Total</b>	<b>\$6,280</b>	<b>\$10,580</b>	
Cocktail / drinks cabinet / wine rack	\$1,500	\$3,000		<b>Bedrooms</b>			
Cushions	\$300	\$700		Alarm clock / radio	\$50	\$100	
Cutlery	\$500	\$1,250		Bedroom suites	\$3,300	\$5,000	
Dehumidifier	\$600	\$750		Beds / mattresses	\$4,500	\$6,700	
Heaters / fans	\$500	\$1,000		Bedspread / duvets / electric blankets	\$550	\$850	
Lounge suite	\$4,500	\$9,300		Blankets / pillows / sheets	\$1,600	\$4,000	
Miscellaneous furniture	\$300	\$300		Bookcase & books	\$550	\$850	
Piano / organ / stool / music	\$3,300	\$5,000		Cot / baby furniture	\$1,200	\$2,400	
Playstation / X-Box / GameBoy / games	\$1,000	\$2,000		Desks / chairs	\$650	\$1,200	
Silverware / crystal	\$2,200	\$6,600		Miscellaneous furniture	\$500	\$1,000	
Sky decoder - digital	\$860	\$860		Television(s)	\$350	\$700	
- UHF	\$350	\$350		Other	\$0	\$0	
Stereo / records / CDs	\$6,600	\$17,000		<b>Total</b>	<b>\$13,250</b>	<b>\$22,800</b>	
Table - dining	\$2,700	\$8,300		<b>Clothes &amp; Footwear</b>			
- coffee	\$1,000	\$2,000		Adults (per person)	\$6,500	\$8,600	
Television	\$2,200	\$5,500		Children (per person)	\$3,500	\$5,000	
VCR / DVD	\$1,200	\$2,700		Other	\$0	\$0	
Writing desk	\$500	\$1,000		<b>Total</b>	<b>\$10,000</b>	<b>\$13,600</b>	
Wall cabinet storage	\$3,300	\$6,000		<b>General</b>			
Wine / liquor	\$300	\$720		Antiques	\$550	\$1,000	
Other	\$0	\$0		BBQ	\$650	\$3,100	
<b>Total</b>	<b>\$36,860</b>	<b>\$81,330</b>		Bicycles / tricycles	\$1,500	\$2,500	
<b>Kitchen</b>				<b>Blinds / Venetians</b>			
Chilly bins	\$250	\$500		Camping gear	\$2,500	\$5,000	
Cleaning equipment / materials	\$150	\$225		Cellphones / telephones / answerphone etc	\$550	\$1,375	
Cookbooks	\$150	\$300		Clocks	\$100	\$170	
Crockery / cutlery / glassware	\$3,000	\$6,300		Collections (stamp, coin, card etc)	\$1,000	\$2,000	
Dishwasher	\$1,500	\$1,500		Computer & software	\$2,500	\$4,200	
Electrical Appliances				Glasses / contact lenses / sunglasses	\$850	\$1,500	
- coffee maker	\$100	\$200		Handbags / purses / briefcases	\$1,000	\$1,500	
- food mixer / processor	\$250	\$400		Hearing aid / dentures	\$650	\$1,500	
- frying pans	\$120	\$300		Hobby equipment	\$500	\$1,000	
- jug kettle	\$100	\$200		Jewellery / watches	\$4,500	\$8,000	
- microwave	\$650	\$1,400		Laptop / portable electronic devices & software	\$4,500	\$8,000	
- mini oven / griller	\$150	\$370		Mirrors	\$500	\$1,000	
- sandwich maker	\$80	\$100		Musical instruments	\$1,000	\$2,000	
- toaster	\$75	\$120		Outdoor furniture / sculptures / potplants	\$2,500	\$3,300	
- other	\$200	\$400		Photographic & video camera equipment	\$1,500	\$3,000	
Food	\$750	\$1,300		Photos / albums	\$550	\$1,000	
Freezer	\$1,000	\$1,700		Pushchair / pram	\$550	\$1,500	
Fridge	\$1,300	\$1,950		Radio / ipod / mp3 etc	\$350	\$400	
Highchair	\$250	\$500		Sewing machine	\$1,000	\$2,500	
Saucepans / pots / bowls / utensils	\$1,000	\$2,500		Sporting equipment	\$2,500	\$4,000	
Scales	\$100	\$250		Suitcases / luggage / backpacks	\$850	\$1,275	
Tables & stools	\$450	\$850		Other	\$0	\$0	
Other	\$0	\$0		<b>Total</b>	<b>\$33,850</b>	<b>\$62,820</b>	
<b>Total</b>	<b>\$11,625</b>	<b>\$21,364</b>		<b>Summary</b>			
<b>Garage / Workshop</b>				<b>Home Furnishings</b>			
Garden tools / hose	\$550	\$660		<b>Living / Dining</b>	<b>\$36,860</b>	<b>\$81,330</b>	
Ladder / stepladder	\$100	\$160		<b>Kitchen</b>	<b>\$11,625</b>	<b>\$21,365</b>	
Lawnmower	\$800	\$1,200		<b>Garage / Workshop</b>	<b>\$2,750</b>	<b>\$4,520</b>	
Tools / power tools	\$1,100	\$2,200		<b>Bathroom &amp; Laundry</b>	<b>\$6,280</b>	<b>\$10,580</b>	
Wheelbarrow	\$200	\$300		<b>Bedrooms</b>	<b>\$13,250</b>	<b>\$22,800</b>	
Other	\$0	\$0		<b>Clothes &amp; Footwear</b>	<b>\$10,000</b>	<b>\$13,600</b>	
<b>Total</b>	<b>\$2,750</b>	<b>\$4,520</b>		<b>General</b>	<b>\$33,850</b>	<b>\$62,820</b>	
<b>Bathroom &amp; Laundry</b>				<b>Bedrooms</b>			
Clothes basket / brooms / mops	\$130	\$150		<b>Clothes &amp; Footwear</b>	<b>\$10,000</b>	<b>\$13,600</b>	
Dryer	\$800	\$1,000		<b>General</b>	<b>\$33,850</b>	<b>\$62,820</b>	
Electric razor	\$100	\$200		<b>Total</b>	<b>\$134,115</b>	<b>\$249,815</b>	