

Parks 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 Parks Insurance or your local Lumley Insurance Office who will be able to assist you
- ✓ If you do not answer any question satisfactorily, THE PROPOSAL WILL BE RETURNED FOR COMPLETION. This may affect your period of cover
- ✓ If you need more space to answer any of the questions, please use a separate sheet of paper.

Print and complete all sections in black or blue pen.

1. Applicant Details

Proposer's name in full (1)	Date of birth	Retired?
<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Proposer's name in full (2)	Date of birth	Retired?
<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Goods and Services Tax:

(a) ABN, if applicable

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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(b) Tax status % entitlement to Input Tax Credits

Postal address for notices Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Phone number (w) Phone number (h) Fax Email

Mortgagee or other interested party

<input type="text"/>

Postal Address Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Period of insurance from to at 4:00pm local standard time

Parks Insurance Pty Ltd

AR 271091 ABN 62 001 976 049

A division and authorised representative of Wesfarmers General Insurance Limited

ABN 24 000 036 279 AFSL 241461

Office location 6 Margaret Street, Wyong NSW 2259 **Mailing Address** PO Box 836, Wyong NSW 2259
E-mail admin@parksinsurance.com.au **Phone** 02 4351 1188 **Fax** 02 4351 1199

2. Home & Contents Details

Situation of manufactured home to be insured

Postcode

How is the home occupied?

By you as owner
 By a tenant (your home)
 By you as tenant/renters (not sharing)
 Vacant home

Other - give details

Construction of manufactured home

(a) Walls:
 Bricks
 Fibro
 Wood
 Composite
 Other

(b) Roof:
 Tile
 Iron
 Colourbond
 Other

	Yes	No
Is the home connected to town water?	<input type="checkbox"/>	<input type="checkbox"/>
Is your home heritage listed?	<input type="checkbox"/>	<input type="checkbox"/>
If Yes , give details	<input type="text"/>	
Is the property in need of repair?	<input type="checkbox"/>	<input type="checkbox"/>
If Yes , give details	<input type="text"/>	
Has the home been		
- rewired? (If Yes , please provide year)	<input type="checkbox"/>	<input type="checkbox"/> <input type="text"/>
- replumbed? (If Yes , please provide year)	<input type="checkbox"/>	<input type="checkbox"/> <input type="text"/>

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 at park's entrance

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
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

In the last 5 years, did you suffer loss or damage to any buildings, contents, or valuables and for which you have not made a claim?

If **Yes**, please give details: Yes No

Date of loss	Loss or damage	Cost of loss or damage
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

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	<input type="checkbox"/>	<input type="checkbox"/>
(ii) cancelled your insurance	<input type="checkbox"/>	<input type="checkbox"/>
(iii) refused to renew your insurance	<input type="checkbox"/>	<input type="checkbox"/>

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

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

	Yes	No
(i) been convicted with any criminal offence	<input type="checkbox"/>	<input type="checkbox"/>
(ii) been charged with any criminal offence	<input type="checkbox"/>	<input type="checkbox"/>

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

Is there any business activity carried out at the property?

<input type="checkbox"/>	<input type="checkbox"/>
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If **Yes**, please advise what type of business is carried on

Yes No

Is the property on a waterfront?
 If **Yes**, please advise what type, eg. lake, ocean, river

Please state the name of your previous home and contents insurer Expiry date of previous insurance

3. Policy Section 1: Building Cover

Sum Insured

4. Policy Section 2: Contents Cover

Sum Insured

There are limits to the amount we pay on certain items. These limits are set out in the policy under **Section 2. Contents Cover**. You may obtain higher limits by specifying any of these items below. We pay up to the amount specified.

Section 2. Specified Contents eg. fine art, paintings, antiques, and curios and other bona fide works of art. Please list hereunder any contents you wish to specify and provide as much identification as possible eg. serial numbers, valuations and receipts (these will be required in the event of any claim).

Please note: Specified Contents does not mean valuables. Valuables means jewellery, watches, furs and gold and silver articles and other specified items of a similar kind. Where your valuables exceed the Unspecified Valuables limits set out in the policy under **Section 2. Contents Cover**, and you wish to insure these valuables for a higher amount or wider territorial limits then **Section 3. Specified Valuables Cover** (as below) should be completed. **This cover will attract an additional premium.**

	\$	<i>(If insufficient space please attach details)</i>
	\$	
	\$	
Sub Total Specified Contents	\$	
Total Contents Sum Insured (Contents plus Specified)	\$	

You should keep your policy in a safe and convenient place. Also keep receipts or other evidence of ownership and value of items you have specified here as well as other items of significant value.

5. Policy Section 3: Specified Valuables Cover

You may elect to insure specified valuables against accidental loss or damage anywhere in Australia. If you chose this option, please nominate a sum insured in the specified items box below.

Specified Valuables - Australia: being articles of jewellery, watches, furs and gold or silver articles and other similar specified items.

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 article in excess of \$1,000.

	\$
	\$
	\$
	\$

6. Policy Section 4: Liability Cover

Legal Liability: \$20,000,000

7. 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 Insurance 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 Insurance 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)