

INSURANCE APPLICATION FOR COMMERCIAL INSURANCE

MATERIAL DAMAGE, BUSINESS INTERRUPTION, GENERAL, STATUTORY & EMPLOYER'S LIABILITY

Instructions

Please read the Important Information Section on page 3 before completing this form.
Please contact us if you would like a hard copy of the relevant insurance policy or a summary of cover.

Broker Company:	Proposer:
Individual:	Proposer
Email & Contact Number:	Address:
Type of Policy:	
New/Renewal:	Risk Address:
Date Quote Given:	
Inception Date:	Post Code:
Description of Occupation/Business Activities of all occupants/tenants at risk address:	
No. Of Years in Business:	Interested Party:
Turnover in New Zealand:	Turnover to Australia:
Turnover to USA/Canada:	Turnover Elsewhere:
Total:	
No. Of Employees:	Year Built:
Type of Premises:	Structural Performance Score of Building New Building Standard (NBS%) percentage:
Construction: Fire Protection:	Number of Stories:
	Other Construction:
	Security:
Material Damage (MD):	Business Interruption (BI) Sums Insured:
Buildings : \$	Claim Preparation Fees: \$
Contents, Plant, Machinery (RV): \$	Gross Profit: \$
Stock(IV): \$	Gross Revenue: \$
Portable Plant/Equipment(AINZ): \$	Additional Increased Costs: \$
Total: \$	Rents: \$
	Total: \$
	Indemnity period required:
Is MD Earthquake Cover required?	Is BI earthquake cover required?
Is General Liability Cover required?	Limit of Indemnity
Is Employers Liability Cover required?	Limit of Indemnity
Is Statutory Liability Cover required?	Limit of Indemnity

1. For the insurance proposed, has the proposer, any partner or director:

a. Ever been refused this type of cover or had any policy cancelled or had special terms imposed?

b. Or any other person or entity to be insured, during the last 5 years in respect of the liability sections, had any claims, losses, proceedings, notices, circumstances or complains, or any fine imposed or any prosecution, have any pending claims or investigations under any legislation whether insured or not including, but not limited to the Accident Compensation Act 2001, Fair Trading Act 1986, Companies Act 1993, Health and Safety in Employment Act 1992?

c. Or any other person or entity to be insured had any claims in respect of the material damage and business interruption sections, during the last 5 years or would there have been any claims if this policy had been in force?

d. Previously held or now hold this type of insurance?

2. Subject to the criminal records (Clean Slate) Act 2004, has the proposer, any partner or director been convicted of any criminal offence or charged with any criminal offence or have any prosecution pending?

3. Does the proposer store, handle, manufacture, transport or dispose of any chemical, bulk liquid gases and asbestos or any explosive, lammable, hazardous or toxic goods or substances?

4. Is there is any insulating panel construction at the premises eg. EPS / Polypanel / Sandwich Panel which exceeds 30% of the building area in which it is situated?

5. Is there a spray booth at any of the premises to be insured?

6. Is there a deep fat fryer at any of the premises to be insured? (This includes bench top and/or commercial fryers)

7. Do you undertake work away from your premises?

8. Do you have any property of others in your legal or physical control?

9. Do you carry out any hot works) (i.e soldering, welding, brazing, cutting)

10. Does the proposer assume any liability of others or hold harmless including agreements with suppliers?

11. Does the proposer, any partner or directors have dealings with any Sanctioned Country (for example Syria, North Korea, Iran or DR Congo), organisation (for example Al Qaeda IRA) or Person? Dealings would include, by way of example only, business activities, travel to or from, import or export, joint ventures, banking or currency transfers, gifts. For a list of Sanction Countries, Organisations and people please refer to: <http://www.treasury.gov/resourcecenter/sanctions/Pages/default.aspx>

If you have answered 'Yes' to any of the questions 1-11 above, please provide full information in the box below. If you need additional space, please go to the page at the end of the document.

Question N°	Information

Important Information

Duty of Disclosure

Your Duty of Disclosure

Before entering into a contract of insurance, each prospective insured has a duty to disclose information that is material to the underwriters decision whether to accept the insurance and, if so, on what terms. This includes material information about the insured, any other people and all property and risks insured under the policy. Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information before renewal, extension, variation or reinstatement of a contract of insurance. You should also provide all material information when you make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective insured understands all information provided in support of the application for insurance and that it is correct, as each prospective insured will be bound by the answers and by the information it has provided. The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

Consequences of Non-Disclosure

If an insured fails to comply with its duty of disclosure, the underwriter may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. The underwriter may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

Privacy Statement

By entering into this insurance contract with us, you consent Fundagroup to your personal information being collected by us and being shared by us with other insurance companies, claims supply partners and brokers, for the purposes of entering into this policy with you and any claim in connection with this policy. You also consent to any personal information we hold in connection with any claim that you make being transferred to the Insurance Claims Register, a register operated by Insurance Claims Register Limited for use by participant insurers, including us. This information may be accessed by participant insurers for the purpose of managing claims.

Declaration

On behalf of the applicant, I/we declare that:

- a) I/we have read and understood the Duty of Disclosure and Privacy Statement in this form;
- b) all information provided (and where applicable, previously provided) is true and correct and I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances;
- c) I/we will inform Fundagroup promptly in writing of any material alteration to the facts declared that occurs prior to completion of the contract of insurance;
- d) I/we have obtained, and will obtain in the future, the consent to the disclosure and use of personal information from those persons whose personal information is supplied in relation to this form for the purposes of
 - i) underwriting the risks and
 - ii) administering and performing any resulting insurance contract.

This form must be signed by the applicant's Owner, Partner, Chairman of the Board, Managing Director, Chief Executive Officer or Chief Financial Officer.

Signature: _____

Date:

A handwritten signature is not required provided:

- a) This Proposal has been completed electronically and*
- b) The full name and position of the individual completing this form is entered below and*
- c) The fully completed proposal is submitted to Rosser via email.*

Full name of Signatory or Individual completing the proposal: _____

Position in Organisation: _____

If You need to enter extra information, please use this space for that.