

Landlords insurance proposal.

Landlords

Intermediaries

Insurance
IntermediaryCover Note
Number

Policy Number

Important notices.

Please read this section before completing this proposal.

Your Duty of Disclosure: Before you enter into this insurance contract with us for the first time, the Insurance Contracts Act 1984 requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your insurance.

You will be asked various questions when you apply for this policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

You do not need to tell us about any matter:

- that diminishes our risk;
- that is of common knowledge;
- that we know or should know as an insurer; or
- that we tell you we do not need to know.

Who does the duty apply to? Everyone who is insured under the policy must comply with the relevant duty.

What happens if you or they breach the duty? If you or they do not comply with the relevant duty, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

Duty on renewals, variations and reinstatements: A different duty applies for any variation or renewal or reinstatement of the policy. Please refer to your policy wording for this duty.

Privacy Act 1988: The Privacy Act 1988 requires us to tell you that as an insurer we collect your personal and other information in order to:

- decide whether to issue a policy;
- determine the terms and conditions of your policy;
- compile data; and
- handle claims.

We disclose personal information to third parties who we believe are necessary to assist us and them in providing the relevant services and products. For example, in handling claims, we may have to disclose your personal and other information to third parties such as other insurers, reinsurers, loss adjusters, external claims data collectors, investigators and agents or other parties as required by law. We limit the use and disclosure of any personal information provided by us to them to the specific purpose for which we supplied it.

You have the right to seek access to your personal information and to correct it at any time. Please contact us on 1300 360 529, EST 9am-5pm, Monday-Friday and advise us of the changes. If you do not agree to the collection of your personal information then unfortunately we will be unable to process your proposal.

From time to time we may advise or offer you information on other Allianz products or services that may be relevant and of interest to you. If you do not wish to receive these offers or information please call the Allianz Direct Marketing Privacy Service Line – Freecall 1800 000 284, EST 9am-5pm, Monday-Friday.

Cover: This policy is not a 'Prescribed Contract' under the Insurance Contract Act 1984 and we encourage you to read the policy document to obtain a full understanding of the conditions, terms and limitations that apply.

This policy has been specifically developed to meet the needs of the residential property owner who rents a home, flat or unit to tenants.

This insurance provides cover for:

- Buildings
- Contents (if the property is part of a strata title development. Contents cover is available without Buildings cover). Contents cover is not available as a stand-alone cover.

In addition this insurance covers:

- Rent and legal expenses
 - Malicious acts
 - Strata title – mortgage protection
 - Strata title – legal liability
- If the property is part of a strata title development

Note: Upon acceptance of your proposal by Allianz, a policy document will be forwarded to you. This policy sets out in full all the terms and conditions relating to your insurance cover and you should take time to familiarise yourself with it.

Financial Interest: You need to give us details of all third parties who will have a financial interest in the property (such as banks, credit unions and finance companies).

Definitions:

"We", "our", "us" or "my insurer" means Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850.

"You", "your" means the person proposing for this insurance.

"Excess" means the amount you must pay towards the cost of any claim under your policy.

"Lot" means the lot or unit in a strata title development, including fixtures and fittings which are not insurable by the body corporate.

"Strata title" means any form of land title which allows for a multiple of individual titles to exist in or on a block of land where the common property is held under a single separate title.

How to fill out this form: For questions with multiple choice answers, please tick the box in front of the correct answer. For other questions, please write the information requested in the spaces provided.

If there is inadequate space to answer any questions, please attach a separate sheet of paper. Show the page number, section and question number before the information you wish to add, eg, Page 3, Accidents, claims and personal details – question 2. b. November 01 – ABC Insurance, policy number XY6543, 3 claims in one year.

(Office Use Only) Date proposal received ____/____/____ Time ____ AM / PM

This Insurance is provided by Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850
Registered Office: 2 Market Street Sydney NSW 2000

Contents.

1. Indicate which of the following security devices are fitted to your home:

Deadlocks on external doors Key operated window locks

Burglar alarm *Yes No *Is alarm connected to an alarm company (back to base)? Yes No

Have you any other security devices? Yes No (If "Yes" please describe below)

2. Contents sum insured required \$ _____

Policy Excess.

The standard policy excess for this insurance is \$100.

If you require a different excess, please tick the appropriate box below.

Policy excess required: \$100 (standard excess) \$200 \$250 \$500

Accidents, claims and personal details (This section must be fully completed).

- 1. During the last 5 years, have you or anyone permanently residing with you had any thefts, burglaries, fires or accidents involving damage to property or contents or injuries to any person (whether or not a claim was made)? Yes* No
- 2. a. Have you or anyone else to be insured under this insurance, been convicted of or had any fines or penalties imposed for any crime involving drugs, dishonesty, arson, theft, fraud or violence against any person or property during the last 10 years? Yes* No
- b. During the last 3 years has any insurer refused to insure your home and/or contents or any other property owned by you? Yes* No
- c. Have you been declared bankrupt and not been discharged for at least one year? Yes* No
- 3. If there is currently a tenant renting the property:
 - a. Is the lease agreement in any form other than a written agreement? Yes* No
 - b. Are the bond monies you hold less than the equivalent of 4 weeks rent? Yes* No
 - c. Was the initial rental period for less than 6 months? Yes* No
 - d. Is the property let for holiday bookings? Yes* No
- 4. During the last 5 years have you as a landlord been involved in any actions before a tenancy tribunal? Yes* No

*** If you have answered "Yes" to any of the questions above please provide details in the space below including the name of any insurer involved.**

Date	Insurance company	Details

Exceptional circumstances.

Is there any other information which is special or individual to you that may be relevant to us in deciding whether to insure you? If so, please provide details in the space below.

Declaration.

This declaration applies to all the insurance you are applying for in this proposal.

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 frankly;
- either completed this proposal form personally or, if it has been completed by somebody else, I have checked that the questions have been fully and accurately answered.

If anything happens during the period of insurance which alters any of the information I have provided, I will promptly inform my insurers.

I realise that if I have not complied with my duty of disclosure my claim may not be met.

By signing the proposal I authorise Allianz to:

- obtain any information it may need about my claims and prior insurance history from my previous insurer(s);
- make enquiries from third parties to verify claims history and other information I have provided;
- disclose my claims history to any insurance agent I appoint or to any of my former or future insurers;
- refer to the database of Insurance Reference Services Ltd to confirm the information I have supplied.
- I acknowledge that I have read and understood the Privacy Act 1988 information detailed above and consent to the collection, storage, use and disclosure of personal and sensitive information of all persons covered by this proposal, with their approval.

Note: Please be aware that our ability to check and verify information does not relieve you of your obligation to disclose the truth to us.

Signed by proposer	Date
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For office use only.

Intermediary: Agency No.: Type of cover: Class code: Construction: Postcode: Security: Ownership: Finance: Notes:	If referral to my insurers required – date referred: Name of approving officer: Replacing policy number: Cover note:	Accepted by – I.D.: Date: Init'l:																									
	Date issued:																										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Coy. Premium</td> <td style="width: 15%;">FSL</td> <td style="width: 15%;">SD</td> <td style="width: 15%;">Total payable</td> <td style="width: 15%;">Instalment</td> </tr> <tr> <td>Building:</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>Contents:</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>Total:</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>Commission:</td> <td>\$</td> <td style="background-color: #f4a460;"></td> <td>Entered by – I.D.:</td> <td></td> </tr> </table>	Coy. Premium	FSL	SD	Total payable	Instalment	Building:	\$	\$	\$	\$	Contents:	\$	\$	\$	\$	Total:	\$	\$	\$	\$	Commission:	\$		Entered by – I.D.:		
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