

Home and Contents insurance is available for insured events only or for accidental damage for which you pay an extra premium. Please tick your requirement:

INSURED EVENTS

ACCIDENTAL DAMAGE

THE APPLICANT/S

If insufficient space or if policy in name of company or other entity, please attach details

Name of Insured in full Date of Birth Are you retired? yes no

yes no

Are you registered for GST? yes no What is your ABN?

Have you claimed or intend to claim an input tax credit on the GST component of the premium applicable to the policy? yes no Percentage to be claimed

Postal Address

State Postcode

Business Phone Private Phone

Fax Number Mobile Phone

Email Address

Mortgagee's Name

Mortgagee Address

State Postcode

Business Phone Private Phone

Fax Number Mobile Phone

Email Address

Period of Insurance From to at 4pm

INFORMATION ABOUT THE HOME AND CONTENTS

Address of Home

State Postcode

1) How is the home occupied?

By you as owner Farm owner occupied By you as tenant/renting (not sharing)

Holiday home Farm not owner occupied Other - give details

Vacant home (unoccupied more than 60 days) By a tenant (your home)*
**Tick here if you require cover for malicious damage by tenants for an additional premium*

2) Type of home:

Freestanding House Home Unit / Flat Townhouse/Terrace/Villa Other

3) Home level: Single Storey Double Story Flood Area

4) Construction details:

a) Walls Bricks Fibro Wood Other

b) Roof Tile Iron Colourbond Other

Size of home sq m2 or squares Year of Construction

5) Does the home have a swimming pool? yes no

6) Is the home connected to town water? yes no **6 a) Is the site larger than 5 acres?** yes no acres

7) Is the home heritage listed? yes no Details

8) Condition of home:

Good Average Needs Maintenance &/or Repairs - give details

INFORMATION ABOUT THE HOME AND CONTENTS (continued)

7) Has the home been - rewired? yes no if yes, year
 - replumbed? yes no 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"/>
Professional 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 PIN? yes no

9) Have you or anyone living permanently with you:

a) been refused insurance; been declined renewal of insurance; been quoted an increased premium; or had any special terms or conditions imposed eg. excess imposed by abc insurance co in 2015 following a theft claim? yes no
 If yes, please provide 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 eg. (name) fined \$500 in 2015 for shop stealing? yes no
 If yes, please provide details.

c) suffered any loss during the past five years from any of the events against which you wish to insure eg. storm claim approximately \$3,500 in 2015? yes no
 If yes, please provide 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, please provide 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 eg. (under the insured events policy) *antiques or works of art over \$5,000, jewellery, watches over \$5,000 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 eg. serial numbers, valuations, receipts.

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

(if insufficient space, please attached 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.

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.

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

Unspecified personal property specifically designed to be worn or carried on your person, which means:

- 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

BUT NOT

- 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, eg. serial numbers and attach a valuation for any item.

	\$
	\$
	\$
	\$
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 \$10,000 per item and 25% of your Contents Sum Insured in total for items of:

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

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, eg. serial numbers and attach a valuation for any item in excess of \$10,000.

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

LEGAL LIABILITY

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? yes no If yes, how many people do you employ? Premium \$

PRIVACY

The Pro-Insure Privacy Policy explains what sort of personal information we collect and hold about you and what we do with that information. Please contact us for a copy of our Privacy Policy or visit our website www.proinsure.com.au

DUTY OF DISCLOSURE

What you must tell us

When answering 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 have 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 that Pro-Insure Pty Ltd give to and obtain from other insurers, insurance reference bureaus and credit reporting agencies any information relating to the Insured's credit or insurance history as well as insurance claims information obtained during the course of this contract.

Signature of Insured 1.	<input type="text" value="X"/>	Date	<input type="text"/>
Signature of Insured 2.	<input type="text" value="X"/>	Date	<input type="text"/>

X ASSET RISK PROTECTION

- Aviation Hull
- Boiler Explosion
- Burglary
- Contract Works
- Contractors Plant & Machinery
- Corporate Travel
- Crop
- Electronic Equipment
- Extended Warranty
- Fire and Perils
- Glass
- Flood
- Householders
- Industrial Special Risks
- Jewellers Block
- Livestock & Bloodstock
- Machinery Breakdown
- Marine Builders Risk
- Marine Cargo
- Marine Hull
- Marine Transit
- Motor
- Personal Valuables
- Political Risks

X INCOME & OTHER FINANCIAL RISK EXPOSURES

- Accounts Receivable
- Advance Consequential Loss
- Bonds Performance Guarantees
- Business Interruption
- Cancellation & Abandonment
- Commercial Legal Expenses
- Computer Breakdown
- Computer Crime
- Credit Insurance
- Export Credit
- Fidelity Guarantee
- Intellectual Property
- Kidnap, Ransom & Extortion
- Machinery Breakdown Profits increased
- Marine Profits
- Money
- Product Tamper
- Strike
- Takeover Defence
- Audit & Investigation

X LIABILITY RISKS & EXPOSURES

- Airport Operators
- Association Liability
- Aviation Liability
- Defamation
- Directors & Officers Liability
- Employers Liability Accident Make-up Pay
- Employment Practices Liability
- Extra Territorial Workers' Compensation
- Environment Impairment Liability
- Professional Indemnity or Errors & Omissions
- Forged Transfers
- Legal Liability Insurance
- Marine Liability
- Motor – CTP
- Product Recall Expenses
- Professional Indemnity
- Broadform Public & Products Liability
- Trustees Liability
- Umbrella Liability
- Workers' Compensation

X PEOPLE EXPOSURES & PROTECTION

- Group Life Cover
- Consumer Credit
- Journey Cover
- Key Man
- Loss of License
- Major Trauma Cover
- Partnership & Shareholder Protection
- Personal Accident & Illness
- Income Protection
- Salary Continuance
- Travel & Expatriate Cover

Client Signature

Client Name

Date