



SUMMIT



**PRESTIGE
HOME INSURANCE**

PROPOSAL FORM

Important Notices

Summit Prestige Home Insurance ("Summit") is a registered trading name of SRS Underwriting Agency Pty Ltd ("SRS") ABN 89 113 929 516 AFSL 290518. SRS is a Coverholder and agent for certain underwriters at Lloyd's of London.

Instructions

- Before completing this Proposal Form, please read the **Summit Prestige Home Insurance Product Disclosure Statement and Policy** carefully to ensure:
 - that you are aware of all the contractual rights and obligations; and
 - that the Policy provides the cover you require.
- Please answer all questions in full. Any question left unanswered or answered as known to broker or insurer or otherwise answered in an incomplete way may delay the processing of your request for this insurance.
- If there is insufficient space provided to fully answer any question, please attach an additional sheet of paper with the extra information as required. All such attachments will form part of your application for insurance and be subject to the Declaration on the last page of this Proposal.

Your **insurance adviser** can assist you to complete this form. They will send it to Summit so that Summit may quote on your insurance request.

Your Duty of Disclosure

Under the *Insurance Contracts Act 1984* (the Act), You have a Duty of Disclosure. The Act requires that before a Policy is entered into, You must give Us certain information We need to decide whether to insure You and anyone else to be insured under the Policy and on what terms. Your Duty of Disclosure is different, depending on whether this is a new Policy or not.

New Business

What You must tell Us

When answering Our questions, You must be honest and you have a duty under law to tell Us everything You know, 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 anyone else to be insured under the Policy, 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.

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.

Renewals, variations, extensions and reinstatements

Once the Policy is entered into and is no longer new business, then Your duty to Us changes. Before You renew, vary, extend or reinstate your insurance, You have a duty to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by Us;
- that is of common knowledge;
- that We know or, in the ordinary course of Our business, ought to know;
- as to which compliance with Your duty is waived by Us

Non-disclosure

If You fail to comply with Your Duty of Disclosure, We may be entitled to reduce Our liability under the contract in respect of a claim or may cancel the contract.

If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from its beginning.

No Cover if Rights "Signed Away"

The policy does not cover loss, destruction, damage or legal liability in respect of which any right which you may otherwise have had against any person, company or partnership is excluded or limited by reason of any agreement you may enter into. Please be careful before you sign anything that you do not jeopardise your entitlement to be covered under the Policy.

Persons Covered

The policy will only cover the interests of those persons and entities specifically named in this Proposal Form and accepted by Summit. It will not cover the interests of any other persons or entities.

Privacy Statement

Summit handles your personal information with care in accordance with the Privacy Act. Summit collects information about you to provide you with insurance products and a claims service. Summit only provides your personal information to certain Underwriters at Lloyd's of London (who may be located overseas), assessors, claims adjusters, legal advisers, and others appointed by Summit or Underwriters to assist in providing relevant products and services, or as required or permitted by law. You may elect not to supply Summit with personal information, however, Summit may then not be able to provide you with insurance products and a claims service. Where you provide Summit with personal information about others, Summit relies upon you to have made them aware of that disclosure and of the Summit Privacy Policy and to obtain their consent. You can ask Summit to update this information at any time and access it unless a legal exception applies. For further information about how Summit treats your personal information, ask for a copy of the Summit Privacy Policy or visit www.summitinsurance.com.au.

General Insurance Code of Practice

Summit and Lloyd's of London proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. A copy of the Code can be obtained from www.codeofpractice.com.au, or from Summit upon request.

1. Broker Details

Broker Company Name:.....

Broker Contact Name:.....

Phone Number: Fax Number:.....

Email Address:

How long has the Proposer been your client?..... years

2. Proposer Details

Name of Proposer(s):.....

.....

Occupation of Proposer(s):

.....

3. Period of Insurance: From:..... at 4pm To:..... at 4pm

4. Situation Details

	Situation 1	Situation 2
Address of Situations to be insured:	Unit Number: Street Number: Street: Suburb: State: Postcode:.....	Unit Number: Street Number: Street: Suburb: State: Postcode:.....
Interested Parties:	Mortgagee:	Mortgagee:
Type:	<input type="checkbox"/> Private Home <input type="checkbox"/> Home Unit / Flat <input type="checkbox"/> Holiday Home / Unit <input type="checkbox"/> Other – please provide details:	<input type="checkbox"/> Private Home <input type="checkbox"/> Home Unit / Flat <input type="checkbox"/> Holiday Home / Unit <input type="checkbox"/> Other – please provide details:
Occupation:	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rented <input type="checkbox"/> Tenanted by Others <input type="checkbox"/> Other – please provide details	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rented <input type="checkbox"/> Tenanted by Others <input type="checkbox"/> Other – please provide details
Age: years years
Heritage Listed?	<input type="checkbox"/> Yes or <input type="checkbox"/> No	<input type="checkbox"/> Yes or <input type="checkbox"/> No

	Property 1	Property 2
External Wall Construction:	<input type="checkbox"/> Brick <input type="checkbox"/> Timber <input type="checkbox"/> Other – please provide details	<input type="checkbox"/> Brick <input type="checkbox"/> Timber <input type="checkbox"/> Other – please provide details
Roof Construction:	<input type="checkbox"/> Tiles <input type="checkbox"/> Slate <input type="checkbox"/> Iron <input type="checkbox"/> Other – please provide details	<input type="checkbox"/> Tiles <input type="checkbox"/> Slate <input type="checkbox"/> Iron <input type="checkbox"/> Other – please provide details
Features: Please select all applicable options.	<input type="checkbox"/> Acreage <input type="checkbox"/> Waterfront <input type="checkbox"/> Swimming Pool <input type="checkbox"/> Tennis Court <input type="checkbox"/> Jetty <input type="checkbox"/> Fixed Pontoon Pontoon length: Replace Value:	<input type="checkbox"/> Acreage <input type="checkbox"/> Waterfront <input type="checkbox"/> Swimming Pool <input type="checkbox"/> Tennis Court <input type="checkbox"/> Jetty <input type="checkbox"/> Fixed Pontoon Pontoon length: Replace Value:
Security: Please select all applicable options.	<input type="checkbox"/> Back to base alarm <input type="checkbox"/> Local alarm <input type="checkbox"/> Smoke detectors <input type="checkbox"/> Sprinkler system <input type="checkbox"/> Key operated deadlocks <input type="checkbox"/> Keyed window locks <input type="checkbox"/> Safe <input type="checkbox"/> Security grilles <input type="checkbox"/> Auto lighting sensors <input type="checkbox"/> Other – please provide details:	<input type="checkbox"/> Back to base alarm <input type="checkbox"/> Local alarm <input type="checkbox"/> Smoke detectors <input type="checkbox"/> Sprinkler system <input type="checkbox"/> Key operated deadlocks <input type="checkbox"/> Keyed window locks <input type="checkbox"/> Safe <input type="checkbox"/> Security grilles <input type="checkbox"/> Auto lighting sensors <input type="checkbox"/> Other – please provide details:
Is the building structurally sound, watertight and in a good state of repair?	<input type="checkbox"/> Yes or <input type="checkbox"/> No If No, please provide details:	<input type="checkbox"/> Yes or <input type="checkbox"/> No If No, please provide details:
Has any part of the Situation or surrounding area ever suffered from flood or bushfire?	<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, please provide details:	<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, please provide details:

	Property 1	Property 2
Is any part of the Situation ever open to the public or let out for display?	<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, please provide details including details of any fee charged:	<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, please provide details including details of any fee charged:
Does the Proposer(s) share the Situation with anyone other than the Proposer(s) spouse or de facto partner, unmarried children, parents or their spouses?	<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, is cover requested under this insurance for these occupants? <input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, please state: Name: Relationship:	<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, is cover requested under this insurance for these occupants? <input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, please state: Name: Relationship:
Are any business activities carried out at the Situation?	<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, please provide details:	<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, please provide details:

5. Sums Insured

	Property 1	Property 2
Sums Insured		
Building	\$	\$
Contents	\$	\$
Special Contents	\$	\$
<i>Excluding Jewellery and Silver listed below. Please provide an Asset Schedule</i>		
Special Contents – Jewellery & Silver	\$	\$
<i>Only list items over the automatic policy limits. Please provide an Asset Schedule. A valuation of no more than three (3) years old is required for all items of jewellery insured for \$10,000 or more.</i>		
Legal Liability	\$20,000,000	\$20,000,000
Specified Valuables	\$	\$
<i>This cover is provided whilst the property is anywhere in the world. A valuation of no more than three (3) years old is required for all items of jewellery insured for \$10,000 or more.</i>		
Excess	\$	\$
<i>Minimum \$500. Higher excess available if required.</i>		

6. Loss History

- (a) Has the Proposer(s) made a claim under any building, contents or valuables insurance in the last five (5) years? Yes or No
 If yes, please provide full details including Insurer, Date of Loss, Details of Claim and Amount Paid:

- (b) Have any circumstances occurred in the last five (5) years that could have given rise to a claim by the Proposer(s) under a building, contents or valuables insurance policy, whether insured or not? Yes or No
 If Yes, please provide details:

- (c) Has the Proposer(s) EVER been refused insurance (new or renewal), had insurance cancelled or special terms imposed? Yes or No
 If yes, please provide details:.....

- (d) Has the Proposer(s) or any person who would receive cover under this insurance been charged or convicted with any criminal offence in the last 10 years? Yes or No
 If Yes, please provide details including Details of Offence, Date Charged/Convicted and Penalty:.....

Declaration and agreement:

I/We declare that:

- I/We have read and understood the **Summit Prestige Home Insurance Product Disclosure Statement and Policy** and the **Important Notices** on this Proposal Form.
- The answers and information given by me/us in this Proposal Form are true and complete in all respects.
- Where answers in this Proposal Form are not in my/our own handwriting, they have been checked by me/us and I/We agree that they are correct and that the person who completed this Proposal Form did so as my agent.
- I/We acknowledge that all attachments form part of this Proposal Form.
- I/We authorise Summit to give to, or obtain from other insurers or an insurance or credit reference bureau, any information relating to or which may impact on this insurance cover, and any other insurances held by me/us and claims under those insurances.
- I/We agree to Summit collecting, using and disclosing my/our personal information, including sensitive information if applicable, in accordance with the Summit Privacy Policy.
- I/We agree to make the property to be insured by the policy available for inspection by Summit or their representatives.
- I/We acknowledge that this Proposal Form does not constitute an offer. If accepted, a quotation based upon my/our information will be provided by Summit.

Proposer 1

Signature:..... **Date:**

Proposer 2

Signature:..... **Date:**



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Summit Prestige Home Insurance Contact Details

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**Summit Prestige Home Insurance is a registered trading name of
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UNDERWRITING AGENCY