

SureFoundation Property Proposal Form

Important Information



In this proposal form, "we", "our" and "us" means the **Insurer** (and 360 Commercial Limited on their behalf to administer this insurance if permissible). "You" and "your" means our customers and prospective customers as well as those who use our website. We may also use the word 'Insured' to describe you.

Duty of Disclosure

The insureds duty of disclosure

Before entering into a contract of insurance with the **Insurer**, each prospective **insured** has a duty to disclose to the **Insurer** information that is material to the **Insurer**'s 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 to the **Insurer** before renewal, extension, variation or reinstatement of a contract of insurance with the **Insurer**. The **insured** should also provide all material information when they 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 **Insurer** 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 **Insurer** 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.

Fair Insurance Code

The **Insurer** is a member of the Insurance Council of New Zealand (**ICNZ**) and a signatory to ICNZ's Fair Insurance Code (**the Code**). The Code and information about the Code is available at www.icnz.org.nz and on request.



Privacy Statement

This statement is a summary of **our** privacy policy and provides an overview of how **we** collect, disclose and handle **your** personal information.

We are committed to protecting your privacy. We collect, use and retain your personal information in accordance with the requirements of *New Zealand's Privacy Act*, as amended or replaced from time to time.



SureFoundation Property Proposal Form

Instructions

This proposal forms the basis of any insurance contract entered into. You have an ongoing duty to disclose all material facts and failure to do so could prejudice future claims.

Please:

- + Read this entire Proposal form prior to answering the questions in full.
- + Sign the Declaration.
- + If you have insufficient space to complete any of your answers please continue on a separate attachment.

Business Details

Insured	Email & Contact Number		
Insured Address			
Period of Insurance			
From	То		
Risk Address			

Description of Occupation

Number of Years in Business

Interested Party

Description of Occupation/Business Activities of all occupants/tenants at risk address:

Continue on page 10 if additional space is required.



1.	Does the proposer store, handle, manufacture, transport or dispose of any chemical, bulk liquid gases and asbestos or any explosive, flammable, hazardous or toxic goods or substances?	Yes	No
	If YES, give details		
2.	Is there a spray booth at any of the premises to be insured?	Yes	No
	If YES, give details		
3.	Is there a deep fat fryer at any of the premises to be insured?		
	(This includes bench top and/or commercial fryers)	Yes	No
	If YES, give details		

If you need additional space, please go to page 10 of this document.

Building Details

- 1. Age of Building/Year Built
- 2. Structural Performance Score of Building New Building Standard (NBS%) percentage

No
No
No



Yes

No

Fire Protection

	Fire Hoses	Yes	No
	Fire Extinguishers	Yes	No
	Heat & Smoke Detection	Yes	No
	Single Supply Sprinkler System	Yes	No
	Dual Supply Sprinkler System	Yes	No
Secu	arity		
	Are all perimeter doors and windows deadlock?	Yes	No
	Bollards	Yes	No
	CCTV	Yes	No
	Fog Cannon	Yes	No
	Burglar Alarm Local sounding alarm only Monitored to Insured Monitored by professional	security company	

Patrolled by professional security company

Claims Questions

Please detail any loss or damage to property (whether or not you made an insurance claim) in the last 5 years and, if applicable, the steps taken to prevent a recurrence:

Date of loss	Cause and description	
Amount	Applicable excess	Insurer
\$	\$	
Date of loss	Cause and description	
Amount	Applicable excess	Insurer
\$	\$	
Date of loss	Cause and description	
Amount	Applicable excess	Insurer
\$	\$	
	Amount Amount Amount Amount Amount Amount Amount Amount	Amount Applicable excess \$ \$ Date of loss Cause and description Amount Applicable excess \$ \$ Date of loss Cause and description Amount Applicable excess \$ \$ Date of loss Cause and description Amount Applicable excess Amount Applicable excess Amount Applicable excess



Material Damage (MD)

If required, attach a separate Schedule with declared Items Insured, sum Insured and risk details for each location.

Buildings	\$	Indemnity	Replacement	First Loss
Contents, Plant, Machinery (RV)	\$			
Stock (IV)	\$			
Portable Plant/Equipment (AINZ)	\$			
Total	\$			
Is MD Earthquake Cover required?	Yes No			

Business Interruption (BI) Sums Insured

Insured Profit	\$
Insured Revenue	\$
Rents	\$
Additional Increased Costs	\$
Claim Preparation Fees	\$
Total	\$
Indemnity Period Required (Months)	
Is BI earthquake cover required?	Yes No



General Questions

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?	Yes	No
	If YES, give details		
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 <i>Accident Compensation Act 2001</i> , <i>Fair Trading Act 1986</i> , <i>Companies Act 1993</i> , Health and Safety in <i>Employment Act 1992</i> ?	Yes	No
	If YES, give details		
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?	Yes	No
	If YES, give details		
d.	Previously held or now hold this type of insurance?	Yes	No
	If YES, give details		
dire	oject to the criminal records (<i>Clean Slate</i>) <i>Act 2004</i> , has the proposer, any partner or ector been convicted of any criminal offence or charged with any criminal offence or have prosecution pending?	Yes	No
١f ٢	/ES, give details		



Declaration

On I/we declare on behalf of all of the proposed insured's that:

- 1. I/we have read and understand the Important Information section in this form.
- 2. I/we confirm that all the information provided in this declaration, proposal and other information supplied are true and correct and there is no further information which may affect acceptance of the proposal.
- 3. I/we will inform 360 Commercial Limited of any material changes to the information provided whether occurring before or after the completion of this insurance contract.
- 4. If accepted by 360 Commercial Limited this proposal, declaration, and any other material provided will be incorporated into the contract of insurance.
- 5. If my broker/agent has completed the proposal or provided supporting information on my behalf I/we agree that all the information provided is true and correct.
- I/we understand that the insurance will not be in force until this proposal has been accepted and the terms and conditions of cover have been confirmed by 360 Commercial Limited.

NOTE: Signing the proposal/declaration and any supplementary questionnaires does not bind either the applicant or 360 Commercial Limited to complete the insurance.

Signature

Date (dd/mm/yyyy)

A handwritten signature is not required provided:

- 1. This proposal has been completed electronically; and
- 2. The full name and position of the individual completing this form is entered below; and
- 3. The fully completed proposal is submitted to 360 Commercial Limited via email.

Full name of Signatory or Individual completing the proposal

Position in Organisation



Additional Information Space

360 Commercial Limited NZBN 9429032530889 PO Box 9521, Waikato Mail Centre, Hamilton 3240

10



PO Box 9521, Waikato Mail Centre, Hamilton 3240