

## SureFoundation Property Proposal Form





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 <a href="https://www.icnz.org.nz">www.icnz.org.nz</a> 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.

**Email & Contact Number** 

### Please

Insured

- + 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**

| Period of Insurance                           |  |  |
|---|--|--|
| From  | То   |  |
|   |  |  |
| Risk Address                                  |  |  |
|   |  |  |
|   |  |  |
| cription of Occupation                        | n  |  |
| Number of Years in Business                   |  |  |
|   |  |  |
| Interested Party                              |  |  |
|   |  |  |
| Description of Occupation/Business Activitie  | e of all occupants/tenants at risk address.  |  |
| Decemption of Georgeaton/Business / totavitie | of all occupation of all to a control of the contro |  |
|   |  |  |
|   |  |  |
|   |  |  |
|   |  |  |
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|   |  |  |
|   |  |  |
|   |  |  |

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?  If YES, give details | Yes | No |
|----|---|-----|----|
| 2. | Is there a spray booth at any of the premises to be insured?  If YES, give details  | Yes | No |
| 3. | Is there a deep fat fryer at any of the premises to be insured? (This includes bench top and/or commercial fryers)  If YES, give details  | Yes | No |
|    | you need additional space, please go to page 10 of this document.  ing Details  |     |    |
|    | Age of Building/Year Built  |     |    |
| 2. | Structural Performance Score of Building New Building Standard (NBS%) percentage  |     |    |
| 3. | Construction Walls  |     |    |
|    | Roof  |     |    |
|    | Floors – Upper  |     |    |
| 4. | Is there any asbestos in the structure or installation of the premises?  If YES, give detail areas  | Yes | No |
| 5. | Is there any EPS Panelling in the structure or installation of the premises?  If YES, please detail areas and floor ratio (%)   | Yes | No |
| 6. | Have Aluminium Composite Panels (ACP) been installed to the exterior of the building?  If YES, please provide details of the panelling  | 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 |
| Secı | ırity  |                     |    |
|      | 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 profession | al security company |    |
|      | Patrolled by professional security company   | Yes                 | No |

### **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:

| 1. | Date of loss | Cause and description |         |
|----|--------------|-----------------------|---------|
|    |              |                       |         |
|    | Amount       | Applicable excess     | Insurer |
|    | \$           | \$                    |         |
| 2. | Date of loss | Cause and description |         |
|    |              |                       |         |
|    | Amount       | Applicable excess     | Insurer |
|    | \$           | \$                    |         |
| 3. | Date of loss | Cause and description |         |
|    |              |                       |         |
|    | Amount       | Applicable excess     | Insurer |
|    | \$           | \$                    |         |



### 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 Los |
|----------------------------------|--------|-----------|-------------|-----------|
| 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. Fo | 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  | bject to the criminal records (Clean Slate) Act 2004, 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 |
| lf '  | YES, 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.
- 6. 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 p                    | rovided:   |     |
| 1. This proposal has been completed ele                      | ectronically; and  |     |
| •  | vidual completing this form is entered below; itted to 360 Commercial Limited via email. | and |
| Full name of Signatory or Individual completing the proposal |  |     |
| Position in Organisation                                     |  |     |



# **Additional Information Space**



Level 12, 66 Wyndham Street, Auckland 1010