

home contents and specified property transit

insurance application



Please read the following information carefully.
Tear off this page and keep for your reference.

Your duty of disclosure

When You take out, renew, or change or vary a policy, or when You make a claim, You have a duty to answer Our questions truthfully and provide Us with any information that could affect Our decision to insure You or the terms on which We will insure You.

This is called Your 'duty of disclosure'.

If You do not comply with Your duty of disclosure

If You fail to comply with Your duty of disclosure, We may be entitled to reduce Our liability under the policy in respect of a claim, or We may cancel the policy, or do both.

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

What You must tell Us when You apply to take out this policy

When applying to take out insurance We will ask You certain questions. When answering these questions, You must be honest, and You have a duty under the *Insurance Contracts Act 1984* to tell Us anything

- ◆ known to You, and
- ◆ which a reasonable person in the circumstances would include in answer to any question.

We will use Your answers to help Us decide whether to insure You and anyone else under this policy, and on what terms.

Who You are answering the questions for

It is important that You understand You are answering the questions in this way on behalf of Yourself and anyone else that You want to be covered by the policy.

If You do not answer Our questions in this way

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel the policy, or do both. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the policy as never being in place.

Renewal, variation, reinstatement or extension of Your policy

When Your policy is renewed, varied, reinstated or extended You have a duty, under the *Insurance Contracts Act 1984*, to tell Us anything that You

- ◆ know, or
- ◆ could reasonably be expected to know, and is relevant to Our decision whether to accept the risk of insurance and, if so, on what terms.

Your duty does not require disclosure of anything that:

- ◆ diminishes the risk to be undertaken by Us
- ◆ is of common knowledge
- ◆ We know or, in the ordinary course of business, ought to know, or
- ◆ is a matter that We indicate Your duty has been waived by Us.

How We handle Your personal information

We are committed to handling Your personal information in accordance with the Privacy Act.

We need to collect, use and disclose Your personal information in order to consider Your application and to provide the cover You have chosen.

You can choose not to give Us some or all of Your personal information, but this may affect Our ability to provide You with cover.

When You provide Your personal information to Us

You acknowledge and consent to Us collecting and using Your information to

- ◆ consider Your insurance application and any subsequent application for insurance;
- ◆ underwrite and price any policy issued by Us or Our related entities;
- ◆ calculate and offer discounts;
- ◆ issue You with a policy;
- ◆ administer the policy, and
- ◆ investigate, assess and pay any claim made by or against You.

For these purposes, You acknowledge and consent to Us collecting Your personal information from, and disclosing it on a confidential basis to Your intermediary* or the third party who You have been dealing with in respect to this insurance policy and who referred You to Us, other insurers, Our related entities, insurance reference bureaus, law enforcement agencies, investigators and recovery agents, lawyers, any credit provider that has security over Your property, assessors, repairers, suppliers retained by Us to supply goods and services, advisers, and/or the agent of any of these.

*The intermediary is a company or individual through which You purchased this insurance.

When You provide personal information to Us about another person

You must be authorised to do so, and You must inform that person, unless informing them would pose a serious threat to the life or health of any individual :

- ◆ who We are;
- ◆ how We use and disclose their information, and
- ◆ that they can gain access to that information.

Privacy of Your personal information – for marketing purposes

In order to enhance its relationship with You, Your intermediary may use Your personal information that You have provided Us to offer You other products and services, which may be of benefit to You.

When You provide Your personal information to Us – for marketing purposes

You acknowledge and consent to Your personal information being used on a confidential basis by Us or Your intermediary to contact You by mail, phone, or email to provide You information on offers, products and services or for planning, market research and product development.

In using Your personal information for these marketing purposes, We and Your intermediary may use and disclose Your personal information to offer You Our or Your intermediary's products and services directly, or to any other organisation to carry out the above marketing purposes on Our or Your intermediary's behalf. However,:

- ◆ CGU Insurance Ltd (CGU Insurance) and Your intermediary will not use Your information in this way if You have already told CGU Insurance or Your intermediary not to
- ◆ You must inform CGU Insurance or Your intermediary if You do not want Your personal information disclosed or used for these marketing purposes.

When complete, please forward this application to:

- CGU Insurance, GPO Box 9902 in the capital city of your state or
- your Insurance adviser or
- your local CGU Insurance office.

Home Contents and Specified Property Transit Insurance Application

Please answer all questions. This will help us to process your application quickly.
 If you need more space to answer any of the questions, please use a separate sheet of paper.
 Any attachments will form part of this application and the declaration will include them.

Period of insurance

The date you would like your policy to start

The expiry date of your policy will be 4.00 p.m. on

Intermediary

Name Account no.

CGU Insurance use only

Policy no.

LOB: MCA: TB: CG: Acceptance

ISDN Sort

1. Applicant

Surname Given name(s)

Postal address Postcode

Private telephone no. Business telephone no. Facsimile

2. Goods in Transit

From To

Please Tick By: Road Rail Sea Air On or about

Cover required: Please Tick COVER A – ACCIDENTAL DAMAGE or COVER B – SPECIFIED EVENTS ONLY

(Note: Please refer to Product Disclosure Statement for details - Cover A is not available if you are moving your own goods)

Do you require cover for a storage period, requested by you?

No Yes Period from to *(Maximum period available is 6 months)*

Storage location Postcode

3. Property to be insured

If there is insufficient space, please complete your inventory on a separate sheet of paper so that it can form part of this application.

Property to be insured	Sum insured (Packed by removalists)	Sum insured (Packed by owner)
Home contents and personal effects other than items listed below	\$	\$
Paintings, works of art, antiques, items of value, etc. – Note: items over \$1000 in value to be itemised – proof of value will be required in event of a claim	\$	\$
Motor vehicles/motor cycles (a pre-shipment survey is required)	\$	\$
Caravans, trailers and the like	\$	\$
Pleasurecraft (a pre-shipment survey is required)	\$	\$
Live Plants (Note: Cover B only)	\$	\$
Shipping costs	\$	\$
Other property (Please specify)	\$	\$
TOTALS	\$	\$

4. Questionnaire

Are there any other relevant facts relating to the risk to be insured which you should disclose to enable a true assessment of your application before acceptance.

No Yes Please state the facts

If you **do not** wish to receive any marketing material directly from us such as special offers and discounts, tick this box.

Declaration – This panel **MUST** be completed by the Applicant(s)

I/We declare that:

- a) To the best of my/our knowledge and belief the information provided herein is true and correct in every respect and I/we have not withheld any relevant information.
- b) I/We agree to accept the Insurance subject to the terms, exclusions, conditions and limitations of CGU's Home Contents Transit Policy.
- c) I/We authorise CGU to obtain details of claims from previous Insurers and I/we agree that CGU may supply details of all claims under the Policy or any renewal thereof to any subsequent insurer.
- d) I/We have received the Important Notices attached to this Application form.
- e) I/We authorise CGU Insurance to collect or disclose any personal information relating to this insurance to/from any other insurers of insurance reference service.

Signature of the Applicant

Date

Signature of the Applicant

Please indicate the number of additional pages attached to this application