

Home Plan – Proposal

Contents Only



Introduction

Surname	<input type="text" value="Applicant 1:"/>	<input type="text" value="Applicant 2:"/>
First name(s)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Telephone	<input type="text"/>	<input type="text"/>
Trading name (if applicable)	<input type="text"/>	<input type="text"/>
Postal address	<input type="text"/>	
	<input type="text" value="Postcode"/>	Email <input type="text"/>

How do you want to pay your premiums?

Direct Debit ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Six monthly ☐ Yearly ☐ (Your bank account or credit card will be automatically debited until further notice)

Annually ☐
(Total Annual Premium) Credit Card ☐

Note: The preferred method of payment is direct debit, cheque or credit card.

Section 1. Contents Risk

Risk Start Date	<input type="text"/>	Renewal Date	<input type="text"/>
Cover Type	HomePlan Maxi Sum Insured Replacement <input type="checkbox"/>		HomePlan Flexi Sum Insured Indemnity <input type="checkbox"/>
Location Address	Unit <input type="text"/>	Street No. <input type="text"/>	Street Name <input type="text"/>
	Suburb / Town <input type="text"/>		
Have you made any contents related insurance claims within the last 12 months? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Type of property where the contents located?	Owner occupied Home <input type="checkbox"/>		
	Owner occupied home and rental <input type="checkbox"/>		
	Unoccupied home <input type="checkbox"/>		
	Other <input type="checkbox"/>		
If Other, what type of property are the contents located at? <input type="text"/>			
Who uses the contents?			
If Rental property or Owner occupied home and rental:		The insured <input type="checkbox"/>	
		My tenant – single tenant/family <input type="checkbox"/>	
		My tenant – multi and unrelated <input type="checkbox"/>	
		The insured and my single tenant/family <input type="checkbox"/>	
		The insured and up to 2 unrelated flatmates <input type="checkbox"/>	
		The insured and more than 2 unrelated flatmates <input type="checkbox"/>	
If Holiday home:		Holiday home owner and family <input type="checkbox"/>	
		Holiday home owner and casual occupants letting <input type="checkbox"/>	
Does this home have a security alarm?		Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes:		Monitored security systems <input type="checkbox"/>	
		Unmonitored security systems <input type="checkbox"/>	
If monitored, name of monitoring company <input type="text"/>			

Office use only

1. Branch	<input type="text"/>	3. Replacing policy no.	<input type="text"/>	5. Policy no.	<input type="text"/>
2. Adviser/Broker no.	<input type="text"/>	4. Client no.	<input type="text"/>		

What is the sum insured of your general contents?

\$

What is the sum insured of your specified items?

\$ (refer below)

Total contents sum insured

= \$

Specific items with Limits that can be increased

This section summarises some of the items of contents with limits that you can increase if you specify a higher value below. This summary does not include all of the limits within the AMP Home Plan Policy Document. You should not rely on this summary and need to refer to the AMP Home Plan Policy Document for the full details of the limits.

- \$5,000 for any one bicycle (or any e-bike)
- \$3,000 for any one item of camera/video camera equipment
- \$3,000 for any one canoe/kayak, surf ski/board, paddleboard, kite/wind-surfer
- \$3,000 for any drone
- \$5,000 for any one item of jewellery or watch*
- \$1,000 for any one individual coin, card or stamp
- \$3,000 for any collection of coins, cards or stamps
- \$1,000 in total for gold/silver/bullion or precious metals (in total for any one claim for one or more items)**
- \$1,000 in total for unset precious or semi-precious gemstones or minerals (in total for any one claim for one or more items)**

*The maximum amount we will pay for any one claim for multiple items of jewellery and watches that are NOT specified will be 15% of the general contents sum insured (excluding the specified items sum insured) or \$15,000, whichever is the greater.

** The limit for unset precious or semi-precious gemstones or minerals can only be increased in some circumstances. You will need to apply to extend this limit. If we agree to extend this limit, a clause will be added to your policy setting out the terms of the extension.

If you have items over these limits you need to specify these below:

The values (and the items themselves) that you specify below will be insured in addition to your 'general contents' sum insured above. The total sum insured is a combination of the general contents and the specified items and the maximum we will pay is the sum insured shown on the schedule.

Item	Description	Amount

What excess option would you like?

\$5,000 Excess

\$2,500 Excess

\$1,000 Excess

\$750 Excess

\$500 Excess

\$250 Excess (standard)

Section 2. Questionnaire

Questionnaire

1. Have you or any members of your family, or any other person or entity to be covered by this insurance:

In the past 2 years had more than 2 losses or in the past 2 years made claims totalling more than \$2,500?

Yes

No

2. Have you or any members of your family, or any other person or entity to be covered by this insurance, ever:

Been aware of any damage from flooding, landslip or earthquake at any address relating to this policy; or

Yes

No

Had any insurance declined, cancelled, renewal refused, terms or conditions imposed or claim declined?

Yes

No

Been engaged in any criminal activity or had any criminal convictions, acquittals or have any criminal prosecutions pending?

Yes

No

(The information sought by this question is subject to the rights set out in the Criminal Records (Clean Slate) Act 2004.)

If you have answered 'Yes' to any of the above and previous questions, please provide full details and dates in the space provided below. If further space is required, please complete on a separate sheet.

Section 3. Important notices and declaration

Vero Insurance New Zealand Limited ("Vero") and AMP Services (NZ) Limited ("AMP") have agreed Vero will manufacture general insurance policies for AMP.

Duty of Disclosure

Subject to any rights you have under the Criminal Records (Clean Slate) Act 2004, the information given is in every respect correct and complete and all material information has been disclosed to Vero, whether the information is asked for or not. Material information is information that might influence our decision to insure you and if so on what terms and/or premium. If you have any doubt as to whether a fact is material then it must be disclosed. The duty to disclose all material information occurs prior to the commencement of cover, if the contract is varied and prior to each renewal. Failure to disclose all material information may result in Vero voiding your insurance policy. This means your policy would be deemed never to have existed and any claims would not be payable.

The information contained in this document shall be the basis of the contract between you and Vero, and you are willing to accept cover subject to Vero's policy terms, conditions, exclusions and any special terms that Vero may require.

Insurer Financial Strength Rating

Vero Insurance New Zealand Limited has been given an **AA-** Insurer Financial Strength Rating by Standard and Poor's. The rating scale is:

AAA	Extremely Strong	CCC	Very Weak
AA	Very Strong	CC	Extremely Weak
A	Strong	SD	Selective Default
BBB	Good	D	Default
BB	Marginal	R	Regulatory Supervision
B	Weak	NR	Not rated

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. The full version of this rating scale can be obtained from www.vero.co.nz.

Your Privacy

Personal information you provide to AMP or an AMP authorised adviser will be passed on to and collected by Vero. Vero may also obtain personal information about you from, and share it with, AMP, other insurance companies, Insurance Claims Register Limited and third parties.

Vero will use your personal information to assess your application and to supply, maintain, and administer any insurance provided to you. This includes assessing any claims made by you. Failure to provide any personal information requested by AMP or Vero may result in your application for insurance, or any claims made, being declined.

Vero collects, stores, accesses, and shares your personal information in accordance with its Privacy Statement which can be found at vero.co.nz/documents/vero-insurance-privacy-statement.pdf. You can request and/or correct your personal information held by Vero by contacting Vero at 48 Shortland Street, Auckland 1010 or by emailing contactus@vero.co.nz.

AMP collects, stores, accesses, and shares your personal information in accordance with its Privacy Statement which can be found at <https://www.amp.co.nz/nz/privacy-policy>. Unless you notify AMP that you disagree, the information you supply may also be used by AMP to provide you with information about other facilities, products and services. You can request and/or correct your personal information held by AMP by contacting AMP at 29 Customs Street West, Auckland or by messaging us via <https://www.amp.co.nz/contact>.

Authorisation

You authorise Vero and AMP to give to and obtain from other Insurance Companies, Insurance Brokers, the Insurance Claims Register Ltd or any other party any information relating to this or any other insurance held or previously held by you, and any claim(s) made by you, and any information you have provided now or previously for the purpose of payment. You also authorise Vero to share information that it holds with AMP and vice versa in order to meet your insurance needs.

You also authorise Vero and AMP to disclose personal information about you to its related companies (as defined by the Companies Act 1993), all its present and future contracted insurance product manufacturers and/or authorised representatives for these purposes.

Upon notice of termination being given under Vero's existing agreement with AMP to manufacture general insurance policies, you authorise AMP to disclose personal information about you to any new underwriters to enable those new underwriters to offer you insurance policies and renewals of your existing insurance policies after termination of Vero's existing agreement with AMP.

Signature of Applicant(s)

Date

Notes/special instructions