

QBE HOME Cover™

HOME AND CONTENTS INSURANCE

- for Home Basic
- for Home Plus

FLEXIWRITE Proposal

The hermit crab protects itself with safe shelter – shrewd householders reinforce their security with outstanding insurance



QBE

ASIA PACIFIC

PAPUA NEW GUINEA

QBE HOME Cover™

HOME AND CONTENTS INSURANCE

- for Home Basic
- for Home Plus

FLEXIWRITE PROPOSAL

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Home Basic	Home Plus
<ul style="list-style-type: none">• for Building• for Contents	<ul style="list-style-type: none">• for Valuables• for Domestic Workers' Compensation• for Personal Liability



A. INSTRUCTIONS – FOR ALL APPLICANTS

Pick one or both of the covers available

This proposal form is designed to minimise your paperwork and maximise your opportunities when it comes to home and contents insurance.

Use it to apply for one or both of the home protection insurance covers listed.

All applicants should refer to sections A and B and fill in sections C, D, E, and L. Home Basic applicants seeking cover for building and / or contents should also fill in sections F, G and H. Home Plus applicants requiring additional cover for valuables away from the home should also fill in sections I, and refer to sections J and K.

B. NOTICE TO PROPOSED INSURED – FOR ALL APPLICANTS

1. Disclosure of Relevant Facts

Your Duty of Disclosure

Before you enter into a contract of general insurance with us, 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 insurance and, if so, on what terms. This includes facts which are not subject to questions in this proposal.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance.

2. Non Disclosure / Misstatement

If you fail to comply with your duty of disclosure, QBE may be entitled to avoid the contract altogether, and so decline to pay any claim.

3. Inadequate space to answer

If there is inadequate space to answer our questions or you need to disclose something to us because of your duty of disclosure, please attach a separate piece of paper to this proposal giving full details of additional information.

4. Important

- Please answer ALL questions fully. If there is insufficient space please provide details on your letterhead.
- Where provided, tick (✓) appropriate box to indicate answer.
- The applicant will be referred to in this proposal as “You” or “Your”.

5. Jurisdiction

The content and use of this form or any agreement entered into pursuant to this form or any dealing in relation to or arising from this form are governed by:

- a) the laws of the country at the QBE office which issues the policy/ies arising from this proposal; unless
 - b) the policy/ies refer to the laws of a different country applying, in which case, the laws of that country,
- and in relation to those matters, the parties submit to the jurisdiction of the courts of that country.



C. DETAILS OF THE PROPOSED INSURED – FOR ALL APPLICANTS

1. Name(s) in full:

Mr/Mrs/Miss/Ms

Surname

Given names

Phone No:

Fax No:

Mobile No:

Email:

2. Postal Address:

3. Location of home

✓ If same as postal address

4. Period of insurance: From

 / /

to

 / /

D. DETAILS OF HOME – FOR ALL APPLICANTS

1. Type of home: Please (✓)

Free standing house

Townhouse/ Villa

Home unit/ flat

Semi-detached house

Holiday home

Other

2. What are the external walls of the home made of?

Brick

Fibro

Brick veneer

Wood

Hardiplank

Other

3. What is the roof made of?

Tile

Steel or iron

Slate

Other



4. What is the nature of occupancy?

Owner occupied I/ We are tenants The home is let to tenants

5. Indicate (by ✓) if the home is undergoing construction or renovation?

Yes (If "Yes", provide full details and cost)

6. Indicate (by ✓) if the home/residence is ever left unoccupied for longer than 60 days?

Yes (If "Yes", provide full details)

7. a) How long have you owned your home? years

b) What is the age of home (approx.)? years

c) If over 20 years of age has the property been:

– rewired? Yes No – replumbed? Yes No

8. What condition is your home in?

Roof Good Average Needs repairs

External walls Good Average Needs repairs

If "Needs repairs", please give details

9. Indicate if the home is fitted with smoke detectors.

Yes No If "Yes", how many in total?

E. DETAILS OF CLAIM – FOR ALL APPLICANTS

1. Have you or any of the persons to be insured in the past 5 years)

Please (✓)

1.1. made any claim(s) on an insurer for loss or damage?

Yes No

If "YES", please give full details



1.2. suffered any loss or damage which would have been covered by the proposed insurance policy? Yes No

If "YES", please give full details

[Two empty white text input boxes for details]

1.3. had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected or special conditions or excess imposed by an insurer? Yes No

If "YES", please give full details

[Two empty white text input boxes for details]

2. Do you know of any other perils or hazards (not already stated in this application) that you should tell us about which may bring about loss or damage to your house, contents or valuables? Yes No

If "YES", please give full details

[Two empty white text input boxes for details]

F. HOME – SUM INSURED – HOME BASIC APPLICANTS

1. Sum insured required K

2. Approximate size of your home square metres or squares (10 ft x 10 ft)

3. If the home is mortgaged, please provide name and address of mortgagee(s)
1st

2nd

Replacement value based on the replacement sum insured. If you insure for the full replacement value of rebuilding or repairing the home, include all fixtures and fittings. Take into account outbuildings such as garage and structural improvements such as driveways, in-ground swimming pool and fencing.



G. HOME CONTENTS – SUM INSURED – HOME BASIC APPLICANTS

The amount you can claim on some contents items is limited (subject to a sub-limit). The items named below are limited but they can be increased. If you have items that exceed these limits, and you want them to be fully insured, please specify them and their replacement (new for old) value. See the policy for full details.

Note: Valuations (to be not more than 2 years old) are required for items of jewellery, furs, artwork you list.

HOME CONTENTS SPECIFIED ITEMS

SUM INSURED

Use new for old values

1. Pictures or works of art worth more than K1,000 per item.

K

K

2. Any fur, piece of jewellery, or watch worth more than K500 per item.
 Note: the maximum you can claim for all these items is 20% of the contents sum insured for any one loss.

K

K

3. Silver or silver plated and gold or gold plated household objects or furnishings (such as dinner or tea services, cutlery sets and candelabra) worth more than K500 per item or K2,500 per set.

K

K

4. Compact discs, DVDs, stamps, coins or medals worth more than K2,000 in total.

K

K

5. CD players, stereos, wide screen televisions, digital televisions and or computer game stations – limit per item K2,000

K

K

6. All other home contents items

K

HOME CONTENTS REPLACEMENT VALUE (total of 1,2,3,4,5 and 6) SUM INSURED

K



H. BURGLARY PROTECTION – HOME BASIC APPLICANTS

What anti-burglary protection is installed to the home?

Please (✓)

1. Windows

- Standard window catches only (No special locks)
- All windows fitted with key locks (Key locks also means – fitted with bars or grilles – securely shut with nails, screws or pins)
- All ground floor windows fitted with key locks (but not upper storeys)
- Other window protection (please provide details below)

2. Doors

- Standard door locks only (No extra door security)
- Deadlocks on all external doors. This means & all hinged doors are fitted with deadlocks and & all sliding aluminium doors are fitted with key locked security bolts.
- Other door security (please provide details below)

3. Fencing – Is your home fully enclosed by security fencing?

Yes No

4. Alarms

- No alarm system
- Local alarm (local sound only)
- Back to base (monitored by a security firm)
- Security guards
- Window or door type (all windows/doors are alarmed)
- Sensor type (movement detector)

Approximate cost of your alarm system

K

Number of sensors

K

I. VALUABLES – COVERED IN AND AWAY FROM HOME, ANYWHERE IN PAPUA NEW GUINEA, AUSTRALIA & NEW ZEALAND – HOME PLUS APPLICANTS ONLY

There are three (3) options for insuring valuables when removed from the home.

1. MISCELLANEOUS ITEMS – saves you listing large numbers of items because it covers a wide range of items as follows:

What is covered	What is NOT covered
<ul style="list-style-type: none"> • Cameras, camcorders and photographic • camping equipment, back packs and sleeping bags • clothing • jewellery, watches and furs • mobile phones, portable radios, TV's, cassette players, C.D. players and sound recorders • portable laptop, P.C.'s electronic diaries and their accessories • sporting equipment • wheelchairs, crutches and walking sticks • All other portable personal property that is either: <ul style="list-style-type: none"> a) designed to be worn on a person; or b) designed to be carried by a person in or away from the home. 	<ul style="list-style-type: none"> • Aircraft, hang-glidors or model aircraft • animals, pets or birds • bicycles or pedal cycles • cash, stamps, smart cards, credit cards, cheques, money or negotiables • damage or breakage of sporting equipment when being used for sport • hearing aids, contact lenses, dentures or dental appliances • household furnishings or electrical items that are NOT designed (in the normal course of use) to be carried or worn by you • licences or documents of any kind • electronic data on computer discs or tapes of any kind • images on films, photographs or video tapes • medications or drugs • mobile phones, radios or stereo systems fitted into motor vehicles • motor vehicles, motor cycles, mini-motor cycles and any other motorised vehicle or their accessories such as motor cycle helmets • plants of any kind • tools of trade • unlicensed firearms • unset gemstones • watercraft or any accessories for these craft

Miscellaneous items cover

K1,000 for any one item and K5,000 total cover for any one claim.

If the value of any item is higher than K1,000 select option 2) below.



2. SPECIFIC VALUABLES – Cover specific items below
 (Please attach valuations for any item worth more than K1,000).

Specified item description	Sum Insured
<input type="text"/>	K <input type="text"/>
<input type="text"/>	K <input type="text"/>
<input type="text"/>	K <input type="text"/>
<input type="text"/>	K <input type="text"/>
<input type="text"/>	K <input type="text"/>
TOTAL SUM INSURED FOR SPECIFIC ITEMS	K <input type="text"/>

3. Cover outside of Papua New Guinea, Australia and New Zealand

Indicate (by ✓) if you require cover extended worldwide

Yes (a higher premium will apply)

J. DOMESTIC WORKERS' COMPENSATION – HOME PLUS APPLICANTS ONLY

Note: The Home Plus policy will cover your responsibility under Papua New Guinea legislation for domestic workers' compensation and will also protect you in respect to your legal liability up to K250,000.

K. PERSONAL LIABILITY – HOME PLUS APPLICANTS ONLY

Note: The Home Plus policy will protect you for personal liability that may occur anywhere in the world up to K1,000,000.



L. DECLARATION

I/we the undersigned authorised proposed insured person(s), after enquiry declare as follows:

1. I/we are authorised by each of the other applicants to make this proposal.
2. I/we have read and understood the Notice to the Proposed Insured on the front of this proposal form.
3. I/we have read this proposal and the accompanying documents and acknowledge the contents of same to be true and complete.
4. I/we understand that, up until a contract of insurance is entered into, I/we are under a continuing obligation to immediately inform QBE of any change in the particulars or statements contained in this proposal or in the accompanying documents.

If accepted by QBE the proposal form and declaration, and any other material which I/we have provided to QBE shall be incorporated into and form the basis of the contract of insurance.

Name and position:

Signed:

Date

 / / 



QBE

ASIA PACIFIC

PAPUA NEW GUINEA

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FC/QBE680/28.05.04