

# QBE Home Proposal - Home Basic and Home Plus

QBE Pacific Islands



## A. Instructions for all the applicants

QBE Home Basic includes cover for Buildings and / or Contents .

In addition to cover for Buildings and / or Contents, QBE Home Plus covers Valuables, Domestic Workers' Compensation and Personal Liability. Please review the QBE Home Insurance Valuation Guide and complete the calculation tables provided.

### Pick one or both of the covers available

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

The following sections: B, C, D, E, F, G, H, L and M apply to all applicants seeking cover for building and / or contents. In addition to these sections, Home Plus applicants should also fill in sections I and J and refer to section K.

## B. Notice to the proposed insured

### 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.

### 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.

### 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 sheet of paper to this proposal giving full details of additional information.

### 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".

### Markets

Please use the checklist below to indicate the operation in the QBE Pacific Islands region to which you will be submitting your proposal.

MARKET	BUSINESS NAME	PLEASE TICK
Fiji	QBE Insurance (Fiji) Limited	<input type="checkbox"/>
Papua New Guinea	QBE Insurance (PNG) Limited	<input type="checkbox"/>
Solomon Islands	QBE Insurance (International) Pty Limited	<input type="checkbox"/>
Vanuatu	QBE Insurance (Vanuatu) Limited	<input type="checkbox"/>

Note: For any other markets please contact the local QBE office.

### Jurisdiction

The content and use of this proposal form or any policy 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 of 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 exclusive jurisdiction of the courts of that country.

For those policies governed by the laws of the Republic of Vanuatu, the validity, interpretation and effect and the rights and obligations of the parties to such policies shall be governed exclusively by English law as applicable within Vanuatu immediately before 30 July 1980 and shall be exclusively justiciable before the Supreme Court of Vanuatu.

### Note

- Values, Sums Insured, Limits and Deductibles further marked as \* are in the currency of the country in which a policy will be issued, upon the approval of this proposal.
- Please refer to QBE or your insurance adviser for the basis of settlement and sub-limits applying to specific items as these may vary in each of the markets listed above

### C. Details of the proposed insured

Name(s) in full

Phone no  Fax no  Mobile no  email

Postal address

Location of home. (Please state lot/parcel number if applicable)  Please tick if same as postal address

Mortgagee's name

Period of insurance: from  and ending

### D. Details of home

#### 1. Type of home

Free standing house  Townhouse/Villa  Home unit/flat  
 Semi-detached house  Other (specify)

#### 2. External walls:

Brick  Fibro  Brick veneer  
 Wood  Hardiplank  Other

#### 3. Roof

Tile  Steel or iron  Slate  
 Other

#### 4. Nature of the occupancy:

Owner occupied  Holiday home  Vacant home  
 Farm owner occupied  I/We are tenants  Let to tenants

5. Is the property being used for business or trade purposes?  Yes  No

6. Is the home undergoing construction or renovation? If "Yes", provide full details and costs.  Yes  No

7. Is the home/residence ever left unoccupied for longer than:  
30 days? (applicable to Fiji and Papua New Guinea)  Yes  No  
60 days? (applicable to Solomon Islands and Vanuatu)  Yes  No

If "Yes", provide full details.

8. a) How long have you owned your home?  years b) Age of home (approximately)?  years

c) If over 20 years of age has the property been:  
- rewired?  Yes  No - replumbed  Yes  No

#### 9. Condition

a) Roof:  Good  Average  Needs repairs, please give details.

b) External walls:  Good  Average  Need repairs, please give details.

10. Is the home connected to town water?  Yes  No

11. Is the home fitted with smoke detectors?  Yes  No

If "Yes", how many in total?

12. Owner of land:

13. Tenure of land:  Freehold  Leasehold  Government land  
 Other

14. Expiry date of lease:  /  /  Will landlord renew lease?  Yes  No

## E. Burglary protection

What anti-burglary protection is installed to the home? Please tick:

### 1. Windows

- Burglar bars on all 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 the upper storeys).
- Other window protection (please provide details below).

### 2. Doors

- Burglar bars on all 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

- None
- Local alarm (local sound only)
- Back to base (monitored by a security firm)
- Security guards  - 24 hr, 7 day basis  - Part time  - Patrol, please specify hours
- Window or door type (all windows/doors are alarmed)
- Sensor type (movement detector)  Number of sensors

How often and by whom is the equipment serviced?

## F. Cyclone

Not applicable in PNG.

If cover against cyclone is requested, please answer the following:

1. Do you have a current Engineer / Cyclone certificate?  Yes  No

If "Yes", please attach this to the proposal form. This question 1 applies to Fiji and Vanuatu only.

2. Are cyclone shutters installed to all external openings?  Yes  No

## G. Home building sum insured

Please refer to the QBE Home Insurance Valuation Guide

1. Sum insured required \*

2. Approximate size of your home  square metres

## H. Home contents sum insured

The amount you can claim on some contents items is subject to a sub-limit. Please ask QBE or your insurance adviser for the various limits of cover applicable. To assist you, we have designed an insurance valuation guide which can help clarify what items are covered, the limits of cover and provide some guidelines on how to estimate the amounts to be insured. Please complete this calculation sheet and insert the resulting amount under total sum insured below.

Total sum insured \*

Make sure you are not underinsured. You can use the QBE Home Insurance Valuation Guide to record your estimated replacement value of your home and your estimated value of your contents and valuable items. If the value you declare is less than the full replacement value of your home and full value of the insured contents and valuable items your claim may be proportionally adjusted. If you are unsure as to the replacement value of your home, you can seek advice from a recognised local builder, engineer or from your insurance adviser. If you are unsure as to the replacement value of your contents, you can seek advice from recognised retailers as to the current cost of those items or speak to your insurance adviser.

Applicants for Home Basic - please go to section L.

## I. Valuables - covered in and away from home - Home Plus applicants only

There are two (2) options for insuring valuables away from home. If you choose to cover your items under option 1 (Miscellaneous Items), you are not required to specify the specific items you wish to cover. This option does not cover all items and to assist you, examples of the types of items covered and NOT covered are provided in the table below under option 1. Option 2 (Specified Valuables) provides cover for specific valuables you list under this option.

### Option 1 - Miscellaneous items

#### What is covered - examples

- Cameras, camcorders
- Camping equipment
- Clothing, jewellery, watches
- Mobile phones, portable radios, TV's, cassette players, CD players
- Portable laptop, PC's, electronic diaries and their accessories
- Sporting equipment
- Cycles
- All other portable personal property that is either:
  - a. designed to be worn on a person; or
  - b. designed to be carried by a person in or away from the home

#### What is NOT covered - examples. This list is not exhaustive and other items not listed here, may also not be covered.

- Aircraft, hang-gliders or model aircraft
- Animals, pets or birds
- 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
- Plants of any kind
- Tools of trade
- Watercraft and any accessories

**Note: please refer to QBE or your insurance adviser for the exact details of items covered, limits and geographical cover.**

### Option 2 - Specific valuables - Covers specific items below (a valuation report not more than 2 years old must be submitted):

Specified item description	Currency	Sum insured	Geographic limit
<b>Total sum insured for specific items</b>			

## J. Domestic workers' compensation - Home Plus applicants only

This section is not applicable to Fiji

No of employees  Casual  Full time  Annual wages paid \*

**Note: The Home Plus policy provides cover for your responsibility under the Workers' Compensation Legislation relevant to your market or at Common Law, and will also provide cover to you in respect to your legal liability up to a limit that may vary from market to market. Please refer to QBE or your insurance adviser for full details of cover and the standard limit.**

## K. Personal liability - Home Plus applicants only

**Note: The Home Plus policy provides public liability cover up to a standard limit. Please refer to QBE or your insurance adviser for full details of the cover and the standard limit or options to increase this limit.**

**L. Claims details - for all applicants**

1. Have you or any of the persons to be insured in the past five years:

1.1 made any claim(s) on an insurer for loss or damage? If "Yes", please provide details.  Yes  No


1.2 had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected or special conditions or excess imposed by an insurer? If "Yes", please provide details.  Yes  No


1.3 suffered any loss or damage which would have been covered by the proposed insurance policy?  Yes  No  
If "Yes", please provide 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 the property you propose to insure?

If "Yes", please provide details.  Yes  No


**M. Signature and declaration - for all applicants**

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

- I/we are authorised by each of the other applicants to make this proposal.
- I/We have read and understood the Notice to the proposed insured on the front of this proposal form.
- I/We have read and understood this proposal and the accompanying documents and acknowledge the contents of same to be true and complete.
- 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 any accompanying documents.

If accepted by QBE, this 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.

**Policyholder 1**

Name	
Position	
Signature	
Date	

**Policyholder 2**

Name	
Position	
Signature	
Date	

**Fiji**  
**QBE Insurance (Fiji) Limited**

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