

Important Policy Information Please Read

Your Duty of Disclosure

Before entering into a contract of insurance, You have a duty, at law, to disclose to Us all material facts. This duty also applies when You renew, vary, extend or reinstate Your Policy. The same duty applies to any person making statements or providing information on Your behalf.

Information is material if it may influence a prudent Insurer in deciding whether or not to accept cover, renew or alter the Policy, the terms and conditions to operate, including the Premium payable.

Examples of information You may need to disclose include but are not limited to:

- anything that increases the risk of an insurance claim;
- subject to the Criminal Records (Clean Slate) Act 2004, any criminal conviction or offence;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past five years.

These examples are a guide only. If there is any doubt as to whether a particular piece of information needs to be disclosed, this should be referred to Allianz Australia Insurance Limited.

Non-disclosure

If You fail to comply with Your Duty of Disclosure, it may result in:

- the Policy being void;
- the Policy being cancelled; or
- the amount We pay if You make a claim being reduced.

Underinsurance

We require You to insure Your Household Contents for their full replacement value and motor vehicles, motor bikes (including trail bikes), caravan, trailer, boat or other watercraft and/or Specified Personal Property for their current market value. If You do not, You are underinsured and We may pay You less in the event of a claim. See the Policy wording for more information.

Duty of Utmost Good Faith

Every insurance contract is subject to the duty of utmost good faith which requires both You and Us to act towards each other in utmost good faith. Failure to do so on Your part may prejudice any claim made under the Policy or the continuation of insurance cover by Us.

Privacy Act – Information

Pursuant to the Privacy Act 1993 the following information is provided for Your benefit:

- the proposal collects personal information about You;
- the information is collected to evaluate the insurance being sought;
- the intended recipient of the information is Allianz Australia Insurance Limited;
- the information is being collected and held by Allianz Australia Insurance Limited at our registered office at Level 11, Tower 1, 205 Queen Street, Auckland, NZ 1010;

- the collection of this information is required pursuant to the common law duty to disclose all the material facts relevant to the insurance sought and is mandatory;
- the failure to provide this information may result in the application for insurance being declined, or the insurance being void from the beginning;
- You have rights of access to, and correction of, this information subject to the provisions of the Privacy Act 1993.

Insurer Financial Strength Rating

Allianz Australia Insurance Limited has an AA- insurer financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale* in summary form is:

AAA	Extremely Strong	B	Weak
AA	Very Strong	CCC	Very Weak
A	Strong	CC	Extremely Weak
BBB	Good	R	Regulatory Action
BB	Marginal		

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

*A full description of the rating scale is available at www.allianz.co.nz/insurer-rating.

An overseas policyholder preference applies. Under Australian law, if Allianz Australia Insurance Limited is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Allianz Australia Insurance Limited's Australian assets to satisfy New Zealand liabilities.

Change of Risk or Circumstance

It is vital that you provide us with notification of any changes in your risk profile or other circumstances occurring during the period of insurance which may be relevant to the terms and conditions of this insurance including but not limited to changes in business activities and acquisitions.

Subrogation

You may prejudice Your rights in relation to a claim made under this Policy if, without prior agreement from Us, You make an agreement with a third party that will prevent Us from recovering a loss from that or another party.

Summary of the covers available

This Policy is intended to provide insurance cover for the movement of Household Contents and Specified Personal Property, excluding certain categories of items as detailed in the wording. It is not available for goods moved for commercial purposes. Specified Personal Property must be declared and listed in the Policy Schedule.

Cover is available under this policy for transits:

- between places within New Zealand; or
- for movements from an overseas destination to New Zealand, or from New Zealand to an overseas destination.

For movements within New Zealand, two types of cover are available:

- Option A – Accidental Damage.
- Option B – Nominated Perils.

For movements from an overseas destination to New Zealand, or from New Zealand to an overseas destination only Cover A is available.

You are only covered for the transit shown on the Schedule and for the Cover Option taken.

Optional cover is also available for a storage period requested by You which is associated with a Household Contents relocation.

Option A – Accidental Damage

This cover option provides cover against any Accidental physical loss or damage or the deliberate act of a third party, subject to the excluded events listed in the Policy.

This cover option is available:

- where a Professional Removalist is moving Your Household Contents;
- where a Professional Carrier is moving other Specified Personal Property.

This option is not available:

- where You move Your Household Contents or Specified Personal Property Yourself;
- where You do not use a Professional Removalist or Professional Carrier specialising in the movement of the items You are insuring;
- for the following types of Household Contents or Specified Personal Property:
 - (i) live plants or trees;
 - (ii) motorcycles, boats, motor vehicles, unless a preshipment inspection report has been completed (and submitted to us) on the item detailing any pre-existing damage.

Option B – Nominated Perils

This option provides a more limited cover for loss or damage to Your Household Contents and Personal Property arising from one of the events listed in the cover option for example fire, Flood and collision of the vehicle used to carry Your Household Goods or Specified Personal Property. This option is only available for movements within New Zealand.

This option is available in some circumstances where Option A is not available, for example where You are moving the Household Goods or Specified Personal Property yourself, or for live plants and trees.

Fair Insurance Code

Allianz Australia Insurance Limited supports the principles of the Fair Insurance Code. The purpose of this Code is to increase the standards of practice and service within the insurance industry.

To the extent the Code applies to this product, a copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website (www.icnz.org.nz).

IMPORTANT: Full details of the cover, limitations, exclusions, conditions and other benefits are contained in the Policy which is available on request.

Please retain this section and complete the following application form in black or blue pen.

If there is insufficient space, attach additional information on a separate sheet of paper.

General Information

Proposer's Name _____

Postal Address _____
_____ Postcode _____

Intermediary Name _____

Contact _____

Telephone No. () _____

Email _____

Property being movedHousehold Contents Yes No

If Yes, please specify _____

Other Personal Property Yes No

If Yes, please specify _____

Are your Household Contents or Personal Effects being moved by:

 Professional Removalist (Note: A general freight transporter or a freight forwarder not specialising in the relocation of Household Contents and/ or the Specified Personal Property is not a Professional Removalist under this Policy) Professional Carrier other than a removalist (Note: For boats, this means a specialised boat carrier, for motor vehicles, a specialised motor vehicle carrier, for overseas shipments, a specialised freight forwarder and so on) You (Note: Only Cover B is available if You are moving your own household contents or personal property)**The Transit**

Professional Carrier or Removalist Name (if applicable) _____

From _____ To _____

Date of Move ____ / ____ / ____ Ship's Name or Airline (if applicable) _____

Optional Cover (Storage in New Zealand not in the ordinary course of transit)Do you require insurance for storage organised with your professional removalist? Yes No

If Yes, From ____ / ____ / ____ To ____ / ____ / ____ (maximum period up to 12 months)

Address _____
_____ State _____ Postcode _____

Total Sum Insured \$ _____ (Note: this should be the replacement value)

Cover RequiredOption A (Please note cover Option A is only available if the Household Contents are transported by a Professional Removalist or for other Personal Property moved by a Professional Carrier) Yes NoOption B (Please note that this cover is not available for international moves) Yes No**Household Goods to be Insured**

Please complete this section where the move you wish to insure involves household contents.

This insurance does not cover cash, cheques or other negotiable instruments, credit cards, jewellery, watches and similar other valuable items, precious gems, bullion, stamp or other collections or documents of value, mobile phones or laptops, pets of any kind or trees, shrubs and plants unless growing in pots or tubs.

See the Policy Wording for more details about what is not covered under this insurance.

If you wish to insure motor vehicles, motor bikes (including trail bikes), caravan, trailer, boat or other watercraft we require a pre-movement inspection report carried out by a motoring association or similar organisation recording the condition and current market value before the transit commences.

Please note: If you pack your own household contents, this insurance does not cover theft or non-delivery of items unless you have provided your removalist with a detailed carton inventory prior to the commencement of the transit.

Category	Sum Insured
Soft goods (clothing, linen, sheets, towels, furnishings, curtains, carpets, rugs, etc)	\$
Furniture (dining/lounge/bedroom/other rooms)	\$
Glassware (crockery, chinaware, glassware, earthenware, porcelain, ornaments, etc)	\$
Kitchenware (cutlery, silverware, kitchen utensils, etc)	\$
Domestic appliances (refrigerator, freezer, microwave, washing machine, dryer, etc)	\$
Electrical goods (TV, video, stereo, home entertainment, computers, camera equipment, etc)	\$
Musical instruments	\$
Outdoor equipment (tools, lawnmower, edger, garden furniture, pot plants, BBQ, etc)	\$
Artworks, antiques, &/or items of a valuable nature exceeding \$1,000 (itemised list must be supplied supported by a valuation determined by an independent qualified valuer)	\$
Sporting equipment (gym equipment, canoes, surf boards, bikes etc)	\$
Other (books, toys, CDs, records, DVDs, games, power tools, etc.)	\$
Total	\$

Additional Insured Items (only applies if you want to cover these)

Motor vehicles, motor bikes (including trail bikes), caravan, boat, watercraft, PWC, etc (pre-movement inspection report carried out by a motoring association or similar required)	\$
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Note: If there is insufficient space please attach a separate inventory

Declaration

This declaration concerns the insurance being applied for.

I/We acknowledge and declare that:

- I/we have received, read and understood the Policy wording;
- I/we have read and understood my/our Duty of Disclosure and the consequences of failing to comply with it;
- I/we have been truthful and accurate in completing this form and declaration and have not withheld any information likely to affect the terms of the acceptance of this insurance by the Insurer;
- I/we have either completed this form personally or, if it has been on my/our behalf, have checked that the questions have been fully and accurately answered;
- I/we understand that any statement made in this application will be treated as a statement made by all the people to be insured;
- upon acceptance of this proposal the terms and conditions of this insurance will be in accordance with the Policy wording, the Schedule and any other document we tell You forms part of Your policy;
- I/we have read and understood the Privacy information and consent to the collection, storage, use and disclosure of any personal information;
- in the case of a domestic removal, the value specified for household goods being moved represents, to my/our knowledge the total value of all items being shipped.

Signed by Proposer(s) _____

Date ____ / ____ / ____