

Household Removals Insurance

Domestic and overseas application form

Before you apply, it is important that you read the policy booklet (including the Product Disclosure Statement) which is available at: www.vero.com.au carefully to make sure that:

- ▼ you know all your contractual rights and obligations
- ▼ the policy gives you the protection you need
- ▼ you know the limits on what we will pay you under the policy
- ▼ you understand the terms and conditions under which we will insure you
- ▼ you answer all questions in this form accurately and completely

Please complete this application and return it to us. If we accept your application, and you accept our premium quote, we will issue your policy schedule. This then forms a contract between you and the insurer Vero Insurance Australia Limited ABN 48 005 297 807 is a member of the Suncorp Group.

Please remember, if more than one person's property is covered by the policy, we will treat a statement or claim, or an act or omission, by any one of those persons as a statement or claim or an act or omission by all of those persons.

Section 1 – Applicant details

Full Name(s) of the Proposer(s)

What address should we mail your policy schedule to?

State

Postcode

Removalists name

Ships or Airlines name (if applicable)

Transit from

To

Approximate removal date

Is storage cover required? No Yes If Yes, storage address

State

Postcode

Storage dates:

 / / to / /

(max 365 days)

Will professional packers prepare your property for transit / storage?

No Yes

Are there any circumstances that would increase the risk of loss or damage to your property in transit or storage?

No Yes If Yes, what are those circumstances?

Section 2 – Excess

You can reduce your premium by electing an excess.

If you wish to do so, what is the excess you are willing to accept (if you do not complete this section the policy is excess free)?

 \$

Section 3 – Sum insured options

You have the right to select how we will settle your claims.

We offer you two options: (Please tick your requested option)

A. Current Value settlement

You agree to insure your nominated property in transit for their current new replacement value less a reasonable allowance for age, condition, wear, tear and depreciation.

Section 3 – Sum insured options (continued)

B. New Replacement Cost (up to 10 years old) settlement (NOT AVAILABLE ON MOTOR VEHICLES)

You agree to insure your nominated property (other than motor vehicles) which are no more than 10 years old for their full new replacement cost. For any property that is more than 10 years old, you agree to insure them for their current value (see Option A above).

Subject to you declaring these values in this application, we will settle your claims based on the option you select. You should insure for the full value as per the option you select. If you do not do so, what is known as coinsurance, under-insurance or average will apply. If you insure your property for less than 80% of its actual value, determined by using the sum insured option you have selected, you will only be entitled to recover the proportion of any claim that the sum insured bears to 80% of the actual value. You should retain any documentation that supports the description and value of the property insured. This will assist you in the event of a claim.

Section 4 – What property can you insure

You can insure the property you describe below, however you can not insure cash, bank notes, credit/debit cards or similar, stamp, coin or other collections, jewellery, securities or documents of value (even if they are described below.)

Living plants or animals may be insured, however cover is limited to “Specified Events” cover as detailed herein even if you elect “All Risks” cover. If you do not include a value against a category, we do not insure that category of property.

Category	Total Value
1. Blankets, bedding and linen	\$
2. Works of art, paintings and sculptures	\$
3. Televisions, videos, sound equipment, computers, etc	\$
4. Household appliances, incl. microwaves, refrigerators, washing machines etc	\$
5. Cutlery, silverware, and kitchen utensils	\$
6. Dining room furniture	\$
7. Lounge furniture	\$
8. Bedroom furniture	\$
9. Other furniture	\$
10. Motor vehicle (pre-transit condition report required for All Risks cover)	\$
Make	\$
Model	\$
Year	\$
11. Clothing	\$
12. China, glass, porcelain, mirrors & other breakables	\$
13. Antiques (valuations and itemised list must be supplied)	\$
14. Garden and other tools, garden furniture, bicycles, sports equipment	\$
15. Pianos and other musical instruments	\$
16. Foodstuffs, wine and liquor	\$
17. Toys, games, books etc	\$
18. Carpets, rugs and curtains	\$
19. Other items. Detail those exceeding \$2500 each item.	\$
	\$
	\$
	\$

I/We declare that the total value requested above represents A. Current value or B. New replacement cost (tick one only)
 I/We apply for insurance on the following conditions (see policy cover for details) 1. Specified Events or 2. All Risks (tick one only)

Privacy statement

Vero Insurance Limited ABN 48 005 297 807 is a member of the Suncorp Group.

The Privacy Act 1988 (Cth) requires us to inform you that

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is essential to enable us to conduct our business of offering and providing you with our range of financial products and services.

We collect personal information for the purposes of

- ▼ identifying you when you do business with us;
- ▼ establishing your requirements and providing the appropriate product or service;
- ▼ setting up, issuing, administering and managing our products and services assessing and investigating, and if accepted, managing a claim made by you under one or more of our products; and
- ▼ improving our financial products and services, including training and developing our staff
- ▼ and representatives.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product you request, manage or pay any claim under an insurance policy or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it.

We may also use and disclose your personal information for a secondary purpose related to the purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose of collection.

When necessary and in connection with purposes listed above, we may disclose your personal information to and/ or collect your personal information from

- ▼ other companies within the Suncorp Group;
- ▼ where required or authorised under our relationship with our joint venture companies;
- ▼ information technology providers, including hardware and software vendors and consultants such as
- ▼ programmers;
- ▼ customer research organisations;
- ▼ intermediaries including a representative acting on your behalf, other Australian Financial Services Licensee or our authorised representatives and our agents;
- ▼ where you are an insured person and not the policy holder, we will disclose to the policy holder;
- ▼ government, law enforcement or statutory bodies;
- ▼ the Financial Ombudsman Service;
- ▼ other Insurers, financial institutions, insurance and claims reference agencies, credit agencies, loss
- ▼ assessors, financial or investigative service providers;
- ▼ hospitals, medical and health professionals;

- ▼ legal and other professional advisers;
- ▼ research and development service providers;
- ▼ printers and mail service and delivery providers for the mailing of statements, insurance policy documents and marketing material; and
- ▼ imaging and document management services.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include

- ▼ sending your personal information to companies in the same Group;
- ▼ when you have asked us to do so;
- ▼ when we are authorised or required by law to do so;
- ▼ when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement;
- ▼ certain electronic transactions; or
- ▼ when it is necessary in order to facilitate a transaction on your behalf.

We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement and in compliance with the privacy regime.

Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why.

If accessing your personal information will take an extended period of time, we will inform you of the likely delay.

For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from us and other companies within the same Group. Generally, our companies in the Group will use and disclose your personal information for the Group's marketing purposes.

If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

Contact

Please contact us to

- ▼ change your mind at any time about receiving marketing material;
- ▼ request access to the personal information we hold about you; or
- ▼ obtain more information about our privacy practices by asking for a copy of our Privacy Policy.

You can contact us by sending a letter to

The Privacy Officer
GPO Box 3999
Sydney NSW 2001

Our Privacy Policy can also be found on our website at www.suncorp.com.au/suncorp/legal/privacy_policy.aspx

Section 6 – Duty of disclosure

Duty of disclosure

You have a legal duty of disclosure to us whenever you apply for, or change an insurance policy.

What you must tell us

You have a general duty to disclose to us everything that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and, if we do, on what terms.

However, your duty does not require you to disclose anything:

- ▼ that reduces the risk to be undertaken by us,
- ▼ that is generally well known,
- ▼ that we know or, in the ordinary course of our business, ought to know, or
- ▼ in respect of which we have waived your duty.

Your general duty applies to changes

Your general duty applies in full when you change an existing policy including when you extend or reinstate it.

Your general duty is limited for new policies

When you apply for a new policy your duty of disclosure applies, but you do not need to disclose something to us unless we specifically ask you about it. However, you must be honest in answering any questions we ask you. You have a legal duty to tell us anything you know, and which a reasonable person in your circumstances would include in answering the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are disclosing to us and answering our questions for yourself and anyone else you want to be covered by the policy.

If you do not tell us

If you do not answer our questions honestly or do not properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed.

Section 7 – Cooling off

You have the right to cancel and return the insurance contract within 20 days of the date it was issued to you (the “cooling off period”) but not after commencement of cover under the policy.

If you cancel it in this time, we will return to you any premium you have paid us.

Declaration by the applicant(s)

I/We declare:

I/We have read the important information on page 1 of this application and confirm that this application was provided to me/us before entering into the contract of insurance. The information I/we have provided is accurate and complete.

I/We have read the policy (including the Product Disclosure Statement) supplied with this application, and agree to be bound by the terms it contains.

I/We authorise Vero Insurance Limited to give information to, or obtain information from its related companies, its agent or my/our broker, any other insurer, an insurance reference bureau, and any loss adjuster, assessor or investigator and for them to disclose any information necessary to enable Vero Insurance Limited to administer the policy, investigate any claim, and deal with any matter connected with this questionnaire and the contract of insurance.

I/We understand that any statement made in this application will be treated as a statement made by all the people to be insured. This declaration is signed by or on behalf of all parties who are making this application for insurance.

Signature of applicant(s)

Date

Where you can contact us:

New South Wales

GPO Box 3999
Sydney
NSW 2001
Tel (02) 8121 0999
Fax (02) 8121 0949

Victoria

GPO Box 1509
Melbourne
VIC 3001
Tel (03) 9245 8808
Fax (03) 9245 8265

Queensland

GPO Box 537
Brisbane
QLD 4001
Tel (07) 3135 2630
Fax (07) 3031 2948

South Australia

GPO Box 1619
Adelaide
SA 5001
Tel (08) 8205 5175
Fax (08) 8205 5179

Western Australia

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