



This proposal form must be signed by the proposer and received by AIG Insurance New Zealand Limited prior to the cover being bound. Where applicable, please circle the answer option applicable to your circumstances.

A. Policy Details

Important Note In order to expedite a quote please ensure all mandatory questions with * are answered.

Broker Company:

Individual:

Email: Contact Number:

New/Renewal:* Inception Date:* / /

Occupation:

Proposer:*

Website:

City:* Postcode:*

Address:*

No. of years in business:*

B. Location Details

Important Note Please fill out Part B Location Details for *each* risk location.

Risk Address (if different from above):

City:* Postcode:*

1. Description of Occupation/Business Activities of all occupants/tenants at risk address:*

2. Number of stories in your building including basement:* 3. Year of Construction* / /

4. Does any of the structure of the premises contain EPS/Sandwich panel/PIR (other than cold stores)* Yes No

5a. Are any main structures of the building made of wood or combustible materials in whole or part? * Yes No
If 'No' go to 5b. If "Yes" go to 5c.

5b. If 'No' to 5a, please choose the main construction of the building* (choose one):

Reinforced concrete Fireproofed Steel Steel and concrete

B. Location Details *continued*

- 5c. If 'Yes' to 5a, please identify which of the main structures are made of wood or combustible materials in whole or part:*(
 (Tick all that apply)
 Wall Structure/Frame Wall Cladding Floor Structure Roof Structure Roof Covering
6. Are there any Cold Rooms in the premises?*(Please choose one)
 Yes – Cold Store with under 15% of building area Yes – Cold Store with 15%–25% of building area
 Yes – Cold Store with more than 25% of building area No
7. Please tick all that apply:*(
 Fire Extinguishers Hose Reels Hydrants CCTV
8. Smoke alarms:*(please choose one)
 None Audible Monitored to mobile phone Monitored by Security Company
9. Sprinklered:*(please choose one)
 None Single Sprinkler Dual Sprinklers Approved
10. Watchmen/Patrol:*(please choose one)
 None Premises is Patrolled
11. Intruder alarm:*(please choose one)
 None Audible Monitored to mobile phone Monitored by Security Company Monitored/Patrolled
12. Does the insured occupy the whole premises in which they are located? Yes No
 If "No":
 a. Is the tenancy shared (no dividing wall)? Yes No
 If "Yes", provide details of the business:
13. What is that main use of the building?*(Please choose one)
 Office Manufacturing Retail Warehousing/Storage
 Residential Eating/Drinking Places Vehicle Servicing/Repair Education/Tuition
 Leisure Medical/Hospitals/Dentists Other Mixed
14. Are there any businesses/occupants within the building that are outside the main use?: Yes No
 a. If 'Yes', what types are the other businesses?*(Please choose one)
 Office Manufacturing Retail Warehousing/Storage
 Residential Eating/Drinking Places Vehicle Servicing/Repair Education/Tuition
 Leisure Medical/Hospitals/Dentists Other Mixed
15. Are there any industrial or warehouse operations within 20 metres of the risk? Yes No
 If "Yes", provide details of the business:

Material Damage (MD) Sums Insured:

	Sum Insured	Basis of Settlement Reinstatement Value or Indemnity Value	FSL Type RV or IV	IV Value
Building	\$	<input type="checkbox"/> RV <input type="checkbox"/> IV	<input type="checkbox"/> RV <input type="checkbox"/> IV	\$
Contents, Plant and Machinery	\$	<input type="checkbox"/> RV <input type="checkbox"/> IV	<input type="checkbox"/> RV <input type="checkbox"/> IV	\$
Stock	\$			\$
AINZ	\$		<input type="checkbox"/> RV <input type="checkbox"/> IV	\$

B. Location Details *continued*

16. Is Natural Disasters cover required? Yes No
17. Is there any residential accomodation in the building? Yes No
 If "Yes":
- a. If 'Yes', how many self-contained units are there? Yes No
- b. Is more than 50% of the overall floor area in the building used for residential units? Yes No
18. Standard Deductible: (Please choose one)
 \$500 \$1,000 \$2,500 \$5,000 \$10,000 \$25,000 \$50,000

Business Interruption (BI) Sums Insured:

Gross Profit \$	Gross Revenue \$	AICOW \$
Claims Preparation Costs \$	Rents \$	Wages (Dual Basis) \$
Wages in Lieu of Notice \$	Book Debts \$	Goodwill \$

19. Indemnity Period: (Please choose one)
 3 months 6 months 9 months 12 months 18 months 24 months 36 months

C. Liability Cover

Please complete section if required.

- 21a. Turnover in New Zealand* \$
- 21b. Turnover to USA/Canada \$
- 21c. Turnover to Australia \$
- 21d. Turnover – ROW \$
- 22a. Do you export?* Yes No
- 22b. Do you import? Yes No

Please only complete 23a & 23b if you are a property owner.

- 23a. Number of buildings:*
- 23b. Type of buildings:*

General Liability

24. Limit of Liability:
 \$1,000,000 \$2,000,000 \$5,000,000 \$10,000,000 \$15,000,000 \$20,000,000
25. Deductible:
 \$250 \$500 \$1,000 \$2,000 \$2,500 \$5,000 \$10,000 \$25,000 \$50,000 \$100,000

Employers Liability

26. Limit of Liability:
 \$250,000 \$500,000 \$1,000,000 \$2,000,000 \$3,000,000
27. Deductible:
 \$500 \$1,000 \$2,000 \$2,500 \$5,000 \$10,000
28. Total number of employees NZ:*
29. Total number of employees outside of NZ:*

Statutory Liability

30. Limit of Liability:
 \$250,000 \$500,000 \$1,000,000 \$2,000,000 \$3,000,000
31. Deductible:
 \$500 \$1,000 \$2,000 \$2,500 \$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$50,000
32. Entity type:*
 Publicly Listed Privately Owned Not for Profit Organisation
 Public Not Listed Association Partnership
33. Retroactive Date:

D. Insurance Questions

1. Does the proposer store, handle, manufacture, transport or dispose of any chemicals, bulk liquid gases, asbestos or any explosive, flammable, hazardous or toxic goods or substances (other than chemicals and cleaning products the proposer uses for cleaning their own premises at any Insured location)? Yes No

2. For the insurance proposed, has the proposer, any partner or directors ever been refused this type of cover or had any policy cancelled or had special terms imposed? Yes No

3. For the insurance proposed, has the proposer, any partner or directors, have dealings with any Sanctioned Country (for example Syria, North Korea, Iran or DR Congo), Organisation (for example Al Qaeda, IRA) or Person? Dealings would include, by way of example only, business activities, travel to or from, import or export, joint ventures, banking or currency transfers, gifts. For a list of Sanction Countries, Organisations and People please refer to: <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx> Yes No

4. Subject to the Criminal Records (Clean Slate) Act 2004, has the proposer, any partner or director been convicted of any criminal offence or charged with any criminal offence or have any prosecution pending? Yes No

5. For the insurance proposed, has the proposer, any partner or directors now have or previously held this type of insurance? Yes No

6. Is there a spray booth at any of the premises to be insured? Yes No

7. Is there a deep fat fryer at any of the premises to be insured? (this includes bench top and/or commercial fryers) Yes No

8. Do you undertake work away from your premises? Yes No

9. Do you have any property of others in your legal or physical control? Yes No

10. Do you carry out any hot works? (i.e. soldering, welding, brazing, cutting) Yes No

11. Does the proposer assume any liability of others or hold harmless including agreements with suppliers? Yes No

Loss History

1. For the insurance proposed, has the proposer, any partner or directors employee or any other person or entity to be insured, during the last 5 years in respect of the liability sections, had any claims, losses, proceedings, notices, circumstances or complaints, or any fine imposed or any prosecution, have any pending claims or investigations under any legislation whether insured or not including, but not limited to the Accident Compensation Act 2001, Fair Trading Act 1986, Companies Act 1993, Health and Safety in Employment Act 1992? Yes No

2. For the insurance proposed, has the proposer, any partner or directors, employee or any other person or entity to be insured had any claims in respect of the material damage and business interruption sections, during the last 5 years or would there have been any claims if this policy had been in force? Yes No

If you have answered 'Yes' to any of the questions 1–10 above, please provide full information in the box below. If you need additional space, please continue on a separate signed and dated sheet if necessary in order to provide a complete answer to the question.

Question Number	Information

Important Information Please read this section before completing the declaration below.

Duty of Disclosure

Before you enter into this 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. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the insurance and, if so, on what terms and conditions and for what premium.

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 made or loss suffered in the past.

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 AIG through your broker.

If you fail to comply with the Duty of Disclosure, it may result in your claim being declined, the amount we pay if you make a claim being reduced or the contract being void from inception.

Privacy Act Disclosure

- This declaration and proposal form collects personal information about You;
- The collection of this information is required pursuant to the terms of Your insurance policy;
- The information is collected to evaluate the insurance being sought and any claim You may make;
- The failure to provide this information may result in your application for insurance being declined;
- The intended recipient of the information is AIG Insurance New Zealand Limited (AIG), The AIG Building, Level 19, 41 Shortland Street, P.O. Box 1745, Auckland 1140, New Zealand.
- You authorise AIG to receive and disclose information to reinsurers, other insurers, brokers, agents and any other party that is in AIG's view relevant to the acceptance of this proposal and to service the policy in the event the contract is concluded.
- You have the right of access to and correction of this information in accordance with the Privacy Act 1993.

Underinsurance

If the optional Reinstatement Extension is selected under Section 1 – Material Damage, the cover will be subject to Special Provision 5 (full wording below), which if not complied, makes the cover 'subject to average', but only if the property insured under the Policy is underinsured at the time of loss. This also applies if the optional Earthquake Extension is selected.

If the property insured under the Policy is underinsured at the time of loss, the following rules apply:

- a) if You suffer a total loss, the provision will have no effect;
- b) if You suffer a partial loss, the maximum amount that You may recover will bear the same proportion to Your actual loss as the amount for which the property is insured bears to the full value of the property: e.g. Your property is worth \$50,000. You insured it for \$25,000. You suffer a loss of \$12,500. If Your policy is 'subject to Average', the maximum amount that You may recover will be \$6,250.00;
- c) whatever Your loss, in no case will you be entitled to recover more than the amount for which the property is insured.

Special Provision 5 – Valuation of the Property

Where required by the insurer, the insured shall at the commencement of such insurance and when required provide the insurer with a written estimate of the cost at such date of reinstatement of the property insured to which this extension applies made and certified by a valuer acceptable to the insurer. The sum insured under the policy and this extension in respect of each item will not be less than the amount of such estimate and may be adjusted for renewal provided this is done within a two month period of the renewal date.

Declaration

I/We hereby declare that the information and answers given in this proposal form are in every respect true and correct and that all information that may be material in considering this proposal form has been fully and accurately disclosed to AIG Insurance New Zealand Limited in writing in a manner which would not mislead a prudent insurer.

I/We agree that this declaration shall be the basis of and incorporated in the insurance contract and that the insurance contract may be avoided if (amongst other things) any statement in this declaration is “substantially incorrect” and “material” as both those terms are defined in the Insurance Law Reform Act 1977.

I/We undertake to inform AIG Insurance New Zealand Limited of any material alteration to the above information whether occurring before or after the completion of this insurance contract.

I/We understand that:

- I/We am/are obliged to advise AIG Insurance New Zealand Limited of any information which may be material to its consideration of this application. This information includes all information I/we know (or could reasonably be expected to know) which could influence the judgement of AIG Insurance New Zealand Limited whether or not to accept this application and (if it is accepted) on what terms, including cost and otherwise.
- Failure to provide any of this information may result in AIG Insurance New Zealand Limited refusing to provide the insurance.
- I/We have certain rights of access to and correction of this information.

For and on behalf of (insert name of Firm): <input type="text"/>	Signature of Principal or Director <input type="text"/>
Date <input type="text"/> / <input type="text"/> / <input type="text"/>	

Please Note: Signing the Declaration does not bind the firm or the Insurer to complete this insurance.



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