



ZURICH®

Specified Items in Transit Insurance

New Zealand Proposal Form

Completing the Proposal form

1. This application must be completed in full including all required attachments.
2. If more space is needed to answer a question, please attach a separate sheet with details.
3. The terms proposer, whenever used in this proposal form shall mean the policyholder listed and all subsidiary companies of the policyholder for which coverage is proposed under this proposal.
4. The terms policyholder and subsidiaries have the same meaning in this proposal form as in the policy.

Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty at common law to disclose to us every matter you know, or could reasonably be expected to know that a prudent insurer would want to take into account in deciding whether to insure you and, if so, on what terms. This applies to all persons to be covered under this contract of insurance.

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

Your duty however, does not require disclosure of a matter:

- that diminishes the risk to be insured;
- that is of common knowledge;
- that we know or in the ordinary course of our business we ought to know;
- that we state to you that we do not want to know.

Non-disclosure or misrepresentation

If you make a material misrepresentation to us, or if you do not comply with your duty of disclosure, we may treat your policy as if it never existed.

False statement and Fraudulent acts

Your policy is based on the information supplied to us by you or on your behalf. All statements made by you or on your behalf on the proposal and/or questionnaire, in support of this policy, on any claim form or in support of any claim must be true and correct. If you take any action or make any statement in connection with this policy or any claim made under it, which is fraudulent in any way or which is supported by untrue or incorrect information, we are entitled to avoid this policy and all benefits under it will be forfeited.

Privacy Act 1993

Zurich respects your privacy. The following is brought to your attention. However this does not apply to companies.

- (a) This Proposal collects personal information about you;
- (b) The information is collected by Zurich to evaluate the insurance being sought;
- (c) The intended recipient of the information is Zurich;
- (d) The information is being collected and held by Zurich;
- (e) The collection of this information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory;
- (f) The failure to provide this information may result in your application for insurance being declined, or your insurance being void from the beginning;
- (g) You have rights to access, and correct this information subject to the provisions of the Privacy Act 1993.

Data sharing consent

In order to provide a seamless insurance service globally, Zurich may transfer any data Zurich has received from and any data it holds on the policyholder to other units of Zurich Insurance Group Ltd, such as branches, subsidiaries, or affiliates within Zurich Insurance Group Ltd, cooperative partners of Zurich Insurance Group Ltd, coinsurance and reinsurance companies located in the country of the policyholder or abroad.

Zurich as well as such recipients may use, process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure Zurich's global insurance service delivery.

If a broker or agent is acting on behalf of the policyholder, Zurich is authorised to use, process and store data of the policyholder received from such broker or agent, and to forward to such broker or agent data of the policyholder relating to the execution of the policy and the collection of premiums and payment of claims.

Zurich may procure data from government offices and third parties relating to the policyholder to assess a claim in the event of loss or damage.

Information about this insurance

The policy

Property in the home or on business premises is normally insured but insurance for the same property while in transit is often overlooked or is difficult to arrange.

Specified Items in Transit Insurance provides protection in a simple and inexpensive policy. Almost any kind of property regularly transported in any registered road vehicle can be insured by individually listing the items and their value.

The annual premium is based on the type of specified item carried and the required sum insured. There is no need to record the number of trips taken or to make annual declarations.

This low cost alternative to other forms of insurance is suited to a wide variety of items and equipment for tradesmen, professional people, small business, sporting groups, schools and associations.

The policy is designed to insure the same specific items regularly carried. Where goods are only being collected or delivered it is recommended to complete instead a proposal form for either Goods in Transit (Own Vehicles) Insurance or Goods in Transit Insurance.

Important

The information contained in this proposal is an outline of the cover provided. Full details of the cover with all limitations, exclusions and conditions are contained in the policy. The terms and conditions offered to you may vary from the information on cover given in this proposal form.

Insured events

The policy is designed to cover the main transit risks at an affordable premium. Theft is included but cover is restricted when a vehicle is left unattended.

The actual insured events are:

Loss of or damage to items caused by

- fire, explosion, lightning or Flood
- collision of the vehicle carrying the items with any external object
- collision of the items while on the vehicle carrying them with something not on or part of that vehicle
- overturning or jackknifing of the vehicle

- theft while the vehicle is attended
- theft while the vehicle is unattended only if theft follows
 - (i) forcible entry into a locked vehicle or carrying compartment
 - (ii) theft of the locked vehicle itself
 - (iii) any other insured event.

Other benefits at no extra Cost

- debris removal up to \$50,000.

Principal risks excluded

- delay, loss of market or consequential loss of any description
- mechanical or electrical breakdown or malfunction of items where no external evidence exists of damage from an insured event
- cyber attack.

Sum insured

To recover the full amount of any loss it is essential to select sums insured to cover the values of specified items which represent the cost of replacing the items by similar items of the same age and condition. If specified items are insured for half their value then only half the premium may be charged but only half the claim will be paid.

Settling your claim

When a claim is payable we will promptly pay:

- the sum insured of lost or destroyed items, or
- the reasonable cost of repairing damaged items or of reinstating or replacing items with similar items of the same age and condition,

subject to the adequacy of the sum insured and any excess that applies.

We will also pay any costs incurred in preventing or minimising an insured loss or to protect rights against a third party.

1 Proposer

Name

Address

Postcode

Name of any other interested party (ie finance or lease company)

Type of business

How many years has the business been in operation?

2 Period of cover required

From 4pm

/ /

To 4pm

/ /

3 Specified items to be insured

Item	Description of specified item	Model	Serial number	Sum insured
1				\$
2				\$
3				\$
4				\$
5				\$
6				\$
7				\$
8				\$
9				\$
10	Total of all other items valued at less than \$1,000			\$
Total				\$

If insufficient space please attach a separate list

4 Radius of transit

Please advise usual area of transit where cover is required

Are specified items left in or on vehicles overnight? Yes No If 'Yes', please advise where vehicle is parked overnight

Please provide details of security and alarms when specified items are left in or on vehicle overnight

5 Cover

Do you require an excess?

Yes No If 'Yes', please provide details

\$

6 Claims experience

Please provide claims history covering the last three years

Claims details	Year	Year	Year
Number of vehicles used			
Value of claims paid	\$	\$	\$
Value of claims outstanding	\$	\$	\$
Number of claims			

Please provide details of any action you have undertaken to reduce claims

7 Prior insurance

Name of your current or prior insurer and due date for renewal

/ /

Has any insurer ever declined insurance or imposed special conditions?

Yes

No

If 'Yes', please provide details

Has any insurer ever cancelled or refused to renew your insurance?

Yes

No

If 'Yes', please provide details

8 Declaration

I/We authorise Zurich New Zealand Insurance Limited to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service.

I/We declare that I/we have read and understood the duty of disclosure, non disclosure and policy conditions contained herein and confirm that no information has been withheld which could affect the acceptance of this application.

Name of proposer (print)

Signature of proposer

Date

/ /

No insurance cover is provided until the above proposal is accepted and details of cover are confirmed in writing by Zurich New Zealand Insurance Limited.

Office use only

Intermediary

Premium
\$

Agent No.

Special Conditions