

# landlords residential protection proposal



Wesfarmers General Insurance Limited, ABN 24 000 036 279

*In completing this form, you agree to disclose to us, now and throughout the period in which we may provide you with insurance, any matter that you know or a reasonable person in the circumstances could be expected to know is relevant to our decision on whether to provide you insurance. If you fail to disclose such matters to us, we may not be able to make an informed decision whether to provide and/or continue providing you with insurance and may seek to recover from you any loss incurred by us that has arisen from your failure to disclose such matters.*

Landlords Building and Contents Insurance is available as a Defined Events policy or as an Accidental Damage policy for which you pay an extra premium. Please select which you require:

- Defined Events  
 Accidental Damage

## 1. Proposer Information

Proposer's name in full

Address

Suburb

State

Postcode

Mortgagee or other interested party

Address of rentable premises

Suburb

State

Postcode

Type of rentable premises  Unfurnished  Furnished

Name of managing agent

Address of managing agent

Suburb

State

Postcode

Period of insurance

From  to  at 4:00pm local standard time

NSW	Lumley House, Level 9, 309 Kent Street, Sydney 2000 Suite 19, 50 Glebe Road, The Junction 2291
VIC	Level 3, 99 King Street, Melbourne 3000
ACT	Level 4, 10 Rudd Street, Canberra City 2601
TAS	Level 11, 27 Paterson Street, Launceston 7250
SA	465 Pulteney Street, Adelaide 5000
WA	Level 9, 50 St George's Terrace, Perth 6000
QLD	Level 2, 99 Melbourne Street, South Brisbane 4101 Level 5, Northtown Tower, Flinders Mall, Townsville 4810
NT	Level 2, Beagle House, 38 Mitchell Street, Darwin 0800

Phone (02) 9248 1111	Fax (02) 9248 1122
Phone (02) 4925 7500	Fax (02) 4940 0295
Phone (03) 8627 4333	Fax (03) 8627 4312
Phone (02) 6279 0333	Fax (02) 6279 0330
Phone (03) 6345 4700	Fax (03) 6345 4711
Phone (08) 8228 1700	Fax (08) 8228 1777
Phone (08) 9220 8222	Fax (08) 9220 8251
Phone (07) 3307 4800	Fax (07) 3307 4899
Phone (07) 4722 6000	Fax (07) 4724 4398
Phone (08) 8946 4600	Fax (08) 8946 4666

Lumley Insurance is a trading name of Wesfarmers General Insurance Limited

ABN

12 34 56 78 90 12 34 56 78 90

Tax status (% entitlement to Input Tax Credits)

12 34 56 78 90

Do you or your agent complete a lease agreement in writing prior to occupancy by a new tenant?  Yes  No

NOTE:

(i) No cover will be provided under sections 3 and 4 of this Policy unless there is a current Lease Rental Agreement in place between you and your tenant

(ii) A Lease Rental Agreement must also be completed at every change of tenant

## 2. Property Information

What is the weekly rental value of the property? \$  p/w

Type of dwelling

House  Home unit  Flat  Townhouse

Construction Walls

Brick veneer  Cement  Cladding  Concrete  Double brick  Fibre Cement  
 Metal  Mud brick  Rock/Stone  Rockcote  Wood/Timber  Other

Please state the condition of the building

Good  Poor

Year of construction

Are any of the premises unoccupied?  Yes  No

▶ If Yes, please give full details including reason for unoccupancy and anticipated period of unoccupancy

Do you or your agent let the premises on initial Lease Rental Agreement of 3 months or more?  Yes  No

▶ If No, please give full details

## 3. Previous Losses/Insurance

In the last 5 years, have you or any person or company interested in this insurance:

Yes No

- had any property lost, damaged or destroyed by fire, burglary or theft or any other perils covered by this Policy?  Yes  No
- had any proposal declined or any Policy cancelled or renewal thereof refused?  Yes  No
- had any renewal offered subject to special terms?  Yes  No

▶ If Yes, to any of the above, please provide full details including names of previous insurers

You have to tell us about any exceptional circumstances that you know (or a reasonable person in the circumstances could be expected to know) are relevant to our decisions about:

- whether to insure you
- how much to charge, or
- any special rules that may apply to you or the Policy

You do not have to tell us anything that:

- we could reasonably be expected to ask you in a specific question, or
- will reduce the possibility of a claim, or
- is common knowledge, or
- we already know about, or we ought to know, through our business, or
- we have said we do not need to know

Please advise full details if there are any exceptional circumstances which are special or individual to you.

## 4. Amount of Insurance Required

		Sum Insured
<b>Section 1</b>	Building Cover	\$ <input style="width: 100px;" type="text"/>
<b>Section 2</b>	Contents Cover	\$ <input style="width: 100px;" type="text"/>
<b>Section 3</b>	Damage caused by Tenants Cover	\$ <input style="width: 100px;" type="text"/>
	Do you wish to insure for malicious damage by tenants?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Section 4</b>	Tenants Rent Default Cover	Yes <input type="checkbox"/> No <input type="checkbox"/>
	If <b>Yes</b> , please state weekly rent for insured premises	\$ <input style="width: 100px;" type="text"/>
<b>Section 5</b>	Loss of Rent for Tenanted Properties	\$ <input style="width: 100px;" type="text"/>
	Rent up to 12 months/\$15,000 or other amount	\$ <input style="width: 100px;" type="text"/>
	<i>(Eg \$250/weekly rent, multiplied by 52 weeks equals \$13,000 (instead of \$15,000))</i>	

## 5. Declaration and Signature

Important information, please read carefully before signing.

“**you**”/“**your**” where used in this proposal means the proposer and if more than one, each of them

“**we**”/“**us**”/“**our**”, and/or “**Lumley Insurance**” means Wesfarmers General Insurance Limited, ABN. 24 000 036 279, trading as Lumley Insurance

### Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty at law to disclose to the insurer anything that you could reasonably be expected to know which is relevant to the to the insurer’s decision whether to accept the risk of insurance and if so, on what terms.

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

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### Proposal Included in “Policy”

Anything you state in this proposal will form part of the policy document unless we tell you otherwise. Before you complete this proposal you should read the policy, because it will tell you about the insurance you are proposing we provide and contains definitions of words used in this proposal.

### Goods and Services Tax (GST)

To ensure you do not incur any unnecessary GST liabilities in claim settlements, please ensure your Australian Business Number (ABN) and tax status are entered into the space provided on this proposal.

**Privacy**

Lumley Insurance respects your privacy and complies with the Privacy Act and the National Privacy Principles. A copy of our Privacy Policy is available at any of our offices or online at [www.lumley.com.au](http://www.lumley.com.au)

**Confirming Transactions**

You may contact us or your adviser, in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under the policy. Any transaction will be documented by us as quickly as possible.

**Additional Information**

If insufficient space is provided on this proposal in respect of any questions contained on the proposal, please attach a sheet of paper containing the additional information, noting the relevant question number and sign and date any such attachment.

You declare that the answers given herein are in every respect true and correct and that you have not withheld any information likely to affect the acceptance of this proposal and that you have read and understood the proposal and the policy.

Signature

Date (dd/mm/yyyy)

Signature

Date (dd/mm/yyyy)