

Important Policy Information Please Read

Your Duty of Disclosure

Before entering into a contract of general insurance with Us, You have a duty, under the Insurance Contracts Act 1984 and the Marine Insurance Act 1909 (as applicable) to disclose to Us every matter which:

- You know; or
- a reasonable person in the circumstances could be expected to know, is relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms.

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

This duty of disclosure applies until the contract is entered into (or renewed, extended, varied or reinstated as applicable).

Your duty however does not require disclosure of any matter:

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

Non-disclosure

Where the Insurance Contracts Act applies

Where the Insurance Contracts Act applies, if:

- You fail to comply with Your duty of disclosure, We may be entitled to reduce Our liability under the contract in respect of a claim, cancel the contract or both;
- Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from its beginning.

Where the Marine Insurance Act 1909 applies

Where the Marine Insurance Act 1909 applies, if You fail to comply with Your duty of disclosure, We may avoid the contract from its beginning.

Who does the duty apply to?

The duty of disclosure applies to You and everyone that is an insured under the Policy. If You provide information for another insured, it is as if they provided it to Us.

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 Product Disclosure Statement 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 Notice

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988 (Cth)*.

How We collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am -6pm Monday to Friday or going to our website's Privacy section at www.allianz.com.au.

Who We disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am-6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988 (Cth)* and how we deal with complaints. Our Privacy Policy is available at www.allianz.com.au.

Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

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.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. We keenly support the standards set out in the Code. You can obtain more information on the Code of Practice and how it assists You by contacting Us. Contact details are provided on the back cover of this document.

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 Australia; or
- for movements from an overseas destination to Australia, or from Australia to an overseas destination.

For movements within Australia, two types of cover are available:

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

For movements from an overseas destination to Australia, or from Australia 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 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 Australia.

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.

IMPORTANT

The above is only a summary of the cover provided under the Policy.

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 _____
_____ State _____ Postcode _____
Intermediary Name _____
Contact _____
Telephone No. () _____
Email _____

Property Being Moved

Household 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 Benefit (Storage in Australia only not in the ordinary course of transit)

Do you require 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 Required

Option 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 No

Option 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 Product Disclosure Statement 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, and/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 Product Disclosure Statement (PDS);
- 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 PDS, the Schedule and any other document we tell You forms part of Your policy;
- that I/we have read and understood the Privacy information and consent to the collection, storage, use and disclosure of any personal information;
- that, 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 ____ / ____ / ____