

Section 3 – Legal Liability

Cover for \$1,000,000 is automatically included. An additional premium is payable to increase this to \$2,000,000.

Tick the option required: \$1,000,000 \$2,000,000

General questions

1	If the Craft is trailered, address where the Craft is kept:					
	(a)	<input type="checkbox"/> In a locked garage	<input type="checkbox"/> In a carport	<input type="checkbox"/> In the driveway	<input type="checkbox"/> On the roadside	<input type="checkbox"/> Other (specify)
	(b)	What precautions will be taken to prevent theft of the Craft and Trailer?				
2	If the Craft is moored, place of mooring:	<input type="checkbox"/> Marina	<input type="checkbox"/> Pile	<input type="checkbox"/> Swing		
3	How many years experience have You had in handling craft of this nature?			years		
4	The policy covers navigating within a limit of 150 kilometres from the New Zealand coast. Is cover required outside this area?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
5	Have You or any other person to be covered under this policy or any person who may benefit from this insurance:					
	(a)	In the past five years experienced any loss or damage of \$5,000 or more (whether or not a claim was made) to your pleasurecraft?				Yes <input type="checkbox"/> No <input type="checkbox"/>
	(b)	Ever withdrawn a claim?				Yes <input type="checkbox"/> No <input type="checkbox"/>
	(c)	Ever had insurance voided, refused, cancelled, renewal not offered, special conditions imposed or a claim refused?				Yes <input type="checkbox"/> No <input type="checkbox"/>
6	Is there any further information that would affect the acceptance of this insurance?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
	If Yes to any of the above, please give details:					

7	Previous insurance companies:					
		From:	/	/	To:	/ /
		From:	/	/	To:	/ /
8	Does this replace an existing Lumley policy? Yes <input type="checkbox"/> No <input type="checkbox"/>	Policy/schedule No:				

Pursuant to the Privacy Act 1993

The following is brought to Your attention:

- (a) This Proposal collects personal information about You;
- (b) The information is collected to evaluate the insurance You seek;
- (c) The intended recipient of the information is Lumley General Insurance (N.Z.) Limited;
- (d) The information is being collected and held by Lumley General Insurance (N.Z.) Limited of P.O. Box 2426, Auckland;
- (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 of access to, and correction of this information subject to the provisions of the Privacy Act 1993.

Special conditions

Moored Craft

Permanent Mooring: It is a warranty of this policy that the Insured Craft's permanent mooring complies with the regulations, specifications, standards and/or certificates required for the Insured Craft's size, be in good order and lifted and inspected at intervals no greater than 3 years.

Temporary Mooring: This policy excludes all claims caused by or arising from the Insured Craft being left moored or anchored and unattended off a beach or shore, other than a permanent mooring, for a period in excess of 24 consecutive hours.

Non-Moored Craft

It is a warranty of this policy that while the Craft is at the address where it is usually kept, it will normally be sufficiently secured to prevent theft except consequent upon forcible and violent means.

In the event of a breach of this warranty any claim that may otherwise be payable will be subject to an Excess of \$2,000 or the policy Excess whichever is the greater.

Declaration

To be completed by the Insured(s) shown and also on behalf of their spouse, family members and any other person who may be covered by this insurance.

I/We declare that:

I/We agree that this Proposal shall be the basis of the contract between Me/Us and The Company and I/We am/are willing to accept the terms, conditions and exclusions of this insurance.

I/We have read and understood the General Questions, the Privacy Act and the Special Conditions on this Proposal.

All answers and information given on this Proposal and on any attachment are in every respect correct.

The Insured Craft is used solely for private purposes.

The Sums Insured represent the full and true values of the items insured.

I/We understand that no insurance is in force until this Proposal has been accepted by The Company.

I/We authorise disclosure to The Company of personal information held by any other party regarding My/Our existing and previous insurances.

I/We agree that The Company may provide personal information regarding My/Our insurances to:

- (i) other members of the insurance industry; and
- (ii) parties who have a financial interest in the subject matter of this insurance.

Insured(s) signature: _____	Date: / / _____
Insured(s) signature: _____	Date: / / _____

Office use only: (Do not complete this section)

	Premium	
Company	\$	Policy no:
FSL	\$	Customer no:
GST	\$	Branch: _____
Total	\$	Agency: _____