Insurance House Advance

Home Insurance

New Business Application Form

- Please answer all questions. Blanks and/or dashes, or answers "known to underwriters or brokers" or "N/A" are not acceptable and will delay processing of this application.
- If there is insufficient room to complete a question, please attach a signed & dated addendum.
- Any documents attached to this document form part of this application.
- Where appropriate, please tick the yes or no box which best indicates your reply.

1 Your Details

1.1. Period of Insurance

Start Date ☐ Expiry Date ☐ Effective Date ☐

1.2. Underwriting Acceptance Criteria

Have you been declined insurance in the past 3 years Yes ☐ No ☐

How many criminal convictions has the insured had in the past 5 years? ☐

1.3. Insured

Insured Name ☐

Date of Birth of Oldest Insured ☐

Does the insured have an existing policy with any of the selected insurers? Yes ☐ No ☐

☐ BZI
☐ Hollard Personal
☐ QBE

1.4. Instalment Details

Would you like premiums for instalments as part of this quote? Yes ☐ No ☐

If yes, complete the following section

Instalment Frequency ☐

Preferred day of month for instalments to be deducted

1	☐	2	☐	3	☐	4	☐	5	☐	6	☐	7	☐	8	☐	9	☐	10	☐	11	☐	12	☐
13	☐	14	☐	15	☐	16	☐	17	☐	18	☐	19	☐	20	☐	21	☐	22	☐	23	☐	24	☐
25	☐	26	☐	27	☐	28	☐																

2 Property :

2.1. Acceptance Criteria

Is the property

- used for business purposes other than home office? Yes ☐ No ☐

What kind of business does the Insured operate from the premises?

Accounting/Actuarial/Auditing/ Bookkeeping Service/Tax agent	☐	Dog Grooming/Pet Walking or Sitting	☐	Musician/Music Publishing & Recording(incl Artist Mgmt)	☐
Advertising Agency Service	☐	Farming	☐	Nutritionist/Dietician Service	☐

Agistment		Financial Planning/Asset Management Service/Mortgage Broking Service		Personal Fitness Trainer(excl.Gyms/Fitness Centres)	
Architect/Architecture Design - Drafting Service		Food Services(Baking, cooking, producing)		Photographer/Photography Service	
Art & Craft/Gift Basket/Gift Card Making &/or Retailing(not candle manufacturing or pottery)		Freelance Artist/Performer		Physiotherapist/Chiropractor	
Audio & Visual Media Streaming		Hairdressing/Beauty Service/Barber		Pottery	
Author/Freelance Writer/Illustrator		Hobby Farm(non-income producing)		Professional beauty services(Sole Operator)	
Bed and Breakfast/Hostel		Homeopath /Naturopath/Acupuncturist		Psychologist /Counsellor/Marriage Guidance Service	
Brewing/distillery/alcoholic beverage manufacturing		Industry/Trade/Business & Professional Association		Real Estate Agent/Conveyancing Service	
Brothel Keeping and Prostitution Services		Insurance Broker/Agent/Authorised Representative Service		Reflexology/Aroma Therapist	
Candle manufacturing		Internet Blogging or Publishing/Social Media Influencer		Travel Agency Service	
Child Care Service(Government Approved Licensed Premise)		Ironing Service		Tutoring Service(Academic/Music/Art)	
Consultancy/Business Management Service/Computer consulting service		Jewellery Making &/or Retailing		Veterinary Services	
Design Service(Graphic/ Fashion/Interior/Jewellery/ Textile/Commercial Art)		Legal Service/Lawyer/Solicitor		Website/Software Design Service	
Digital Marketing & Research Service		Marriage Celebrant		Wedding/Party Planner	
Doctor/Dentist		Mechanic/smash repair/second hand part dealing		Other	

Is there separate insurance in place for the business activities?	Yes ☐	No ☐
- under construction, reconstruction or renovation?	Yes ☐	No ☐
- in poor condition or poorly maintained?	Yes ☐	No ☐
- currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover?	Yes ☐	No ☐
- under any heritage listing/National Trust listing or order?	Yes ☐	No ☐

- used as a hostel, hotel, serviced apartment, boarding house, bed and breakfast or guesthouse? Yes ☐ No ☐
- used for community housing or public housing? Yes ☐ No ☐

Does the land exceed 2 hectares? Yes ☐ No ☐

2.2. Coverage

Coverage

Accidental Damage ☐ Listed Events ☐ Listed Events Base ☐

Occupancy Type

Owner Occupied ☐ Renting ☐ Weekender / Holiday Home ☐

Building Type

Free standing Home	☐	Townhouse	☐	Terrace	☐
Apartment /Flat /Unit	☐	Semi Detached	☐	Duplex /Triplex /Quadplex	☐
Granny Flat	☐	Nursing Home Unit	☐	Caravan (portable)	☐
Fixed/onsite caravan	☐	Cabin	☐		

Built On **complete this item if Building Type is Free standing Home**

Concrete Slab ☐ Foundations ☐ Poles ☐

For Apartment/Flat/Unit, what floor is the property located on

For Apartment/Flat/Unit, Townhouse or Duplex/Triplex/Quadplex is the property part of a Strata Plan

Cover Type

Building and Contents ☐ Building Only ☐ Contents Only ☐

2.3. Building

Address

Construction Details

Walls

Aluminium	☐	Asbestos	☐	Brick Veneer	☐	Concrete	☐
Double Brick	☐	Hardiplank / Hardiflex	☐	Fibro	☐	Mud Brick	☐
Sandwich Foam/EPS (Expanded Polystyrene)			☐	Steel	☐	Stone	☐
Straw	☐	Weatherboard / Wood	☐	Vinyl Cladding	☐	Other	☐

Roof

Aluminium	☐	Asbestos	☐	Concrete	☐	Fibro	☐
Decrabond / Stone Chip / Pressed Metal Tiles			☐	Iron (Corrugated)	☐	Slate	☐
Thatch	☐	Tiles	☐	Timber	☐	Tin/Steel/Colourbond	☐

When was the property originally constructed (excluding renovations)?

Number of levels ☐ **complete this item if Building cover is selected**

Quality

Standard quality ☐ Above Average ☐ Top of the range ☐

Number of bedrooms

Number of bathrooms/ensuites

Building replacement value **complete this item if Building cover is selected**

Northern Australia Specific Questions

Are all windows at the property equipped with cyclone protection?

No

Yes – cyclone shutters on all windows

Yes – plywood coverings on all windows

Unknown

Have all roller doors at the property been braced/upgraded?

No roller doors at the property

Roller doors have not been upgraded/braced

Roller doors pre 2012, upgraded with aftermarket bracing

Roller doors were installed since 2012

Unknown

Has the roof at the property been completely replaced including structure tie down upgrades to current standards since 1982?

Yes

No

Property built since 1982

Complete the following question if the roof at the property has not been completely replaced including structure tie down upgrades to current standards since 1982

Has there been any cyclone protection upgrades applied to the roof in the last 20 years?

No

Roof structure tie down upgrades (e.g. over-batten roof system)

Unknown

Are all outbuildings and sheds at the property cyclone rated and anchored to a concrete slab?

No

Yes

No sheds/outbuildings at the property

2.4. Security

Section to be completed only if Contents cover is selected.

What best describes security on the property's externally accessible doors?

None

Deadlocks Only

Key Card Access Only

Deadlocks and Key Card Access

What best describes security on the property's externally accessible windows?

None

No accessible windows

Security Bars / Screens Only

Key Operated Locks Only

Security Bars / Screens and Key Operated Locks

Alarm Security

None

Unmonitored Burglar Alarm

Monitored Burglar Alarm

2.5. Contents Sum Insured

Section to be completed only if Contents cover is selected.

Contents sum insured (excluding unspecified and specified valuables)

Unspecified Valuables

Portable valuables cover required (Maximum of $1,000 per item)

Not Required

$1,000

$2,000

$3,000

$4,000

$5,000

Specified Valuables

Please list any specified valuables to be insured

Item # 1

Item Description | Sum Insured

Item Type

Collection of stamps, money or medals		Jewellery & Watches		Audio / Video / Computer Hardware	
Carpets / Rugs		Paintings / Art Objects		Items that contain gold/silver	
Pedal Cycle		Other			

Item # 2

Item Description | Sum Insured

Item Type

Collection of stamps, money or medals		Jewellery & Watches		Audio / Video / Computer Hardware	
Carpets / Rugs		Paintings / Art Objects		Items that contain gold/silver	
Pedal Cycle		Other			

Item # 3

Item Description | Sum Insured

Item Type

Collection of stamps, money or medals		Jewellery & Watches		Audio / Video / Computer Hardware	
Carpets / Rugs		Paintings / Art Objects		Items that contain gold/silver	
Pedal Cycle		Other			

2.6. Interested Parties

Please list Interested Parties

Interested Party #1	
Interested Party #2	

2.7. Excess Options

Select up to 3 excess options for Building Excess (Only one selection is permitted if you are covering more than one property)

$600		$700		$750		$800		$900		$1,000	
$1,250		$1,500		$1,750		$2,000		$2,500		$3,000	
$3,500		$4,000		$4,500		$5,000		$10,000			

Select up to 3 excess options for Contents Excess (Only one selection is permitted if you are covering more than one property)

$600		$700		$750		$800		$900		$1,000	
$1,250		$1,500		$1,750		$2,000		$2,500		$3,000	
$3,500		$4,000		$4,500		$5,000		$10,000			

2.8. Other

Do you wish to add any non-printable notes? Yes No

Do you wish to add any printable notes? Yes No

3 Claims

Have there been any home and/or contents claims on this or any other property in the last 3 years? Yes [ ] No [ ]

Property

Date of Loss

Claim Type

Accidental damage at home	[ ]	Accidental damage away from home	[ ]
Burglary (with break in)	[ ]	Bushfire	[ ]
Escaped water or other liquid	[ ]	Explosion	[ ]
Fire (not bushfire)	[ ]	Flood – current address	[ ]
Flood – Previous address	[ ]	Legal Liability	[ ]
Loss of rent	[ ]	Motor Burnout	[ ]
Storm / cyclone or water run-off	[ ]	Theft (without break in)	[ ]
Other	[ ]		

Claim Amount

Property

Date of Loss

Claim Type

Accidental damage at home	[ ]	Accidental damage away from home	[ ]
Burglary (with break in)	[ ]	Bushfire	[ ]
Escaped water or other liquid	[ ]	Explosion	[ ]
Fire (not bushfire)	[ ]	Flood – current address	[ ]
Flood – Previous address	[ ]	Legal Liability	[ ]
Loss of rent	[ ]	Motor Burnout	[ ]
Storm / cyclone or water run-off	[ ]	Theft (without break in)	[ ]
Other	[ ]		

Claim Amount

Property

Date of Loss

Claim Type

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Flood – Previous address	[ ]	Legal Liability	[ ]
Loss of rent	[ ]	Motor Burnout	[ ]
Storm / cyclone or water run-off	[ ]	Theft (without break in)	[ ]
Other	[ ]		

Claim Amount

4 Notice

We draw your attention to the Important Notice accompanying this Application form. You must read the Important Notice carefully. If you do not understand the content of Important Notice, please contact us immediately.

If any of the statements in this Application form are untrue, and you have suppressed or mis-stated any facts and/or should any information given by you alter between the date of this Application form and the inception date of the insurance to which this Application form relates you must immediately notify us.

You authorise us to collect or disclose any personal information relating to this insurance to any insurer or insurance reference service. Where you have provided information about another individual (for example, a relative, employee or client), you have or you will make the individual aware of that fact and the section in the Policy on "The way we handle your personal information".

You agree that you have read and understood this notice by doing any of the following:

(a) Signing and returning a copy of this form; or

(b) Providing the information requested and returning the form to us; or

(c) Providing us with instructions to place the policy.

Signature of Applicant(s)		
Position held		
Date		