

Proposal form: Commercial Motor Vehicle

IMPORTANT NOTICES

Please read the following before proceeding to complete this proposal form

When completing your proposal, you are obliged to report and provide full details of all circumstances which have become known to you and which would put a reasonable person in your position on notice that a Claim may be made against you. This is important to ensure that you make proper disclosure in order that your entitlement to full indemnity under your new policy is not placed in jeopardy.

Your Duty of Disclosure

When you apply for insurance, you have a legal duty of disclosure. This means you or anyone acting on your behalf must tell us everything you know (or could be reasonably expected to know) that a prudent insurer would want to take into account in deciding:

1. To accept or decline your insurance, and/or
2. The cost or terms of the insurance, including the excess.

You also have this duty every time your insurance renews and when you make any changes to it. If you or anyone acting on your behalf breaches this duty, we may treat this policy as being of no effect and to have never existed. Please ask us if you are not sure whether you need to tell us about something.

Non-Disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce their 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 in its entirety. It is therefore vital that you make sufficient enquiries BEFORE you complete your Proposal Form and BEFORE you sign any declaration that there has been no change in the information provided.

Surrender or Waiver of any Right of Contribution or Indemnity

Where another person or company would be liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by the Policy, but you have agreed with that person either before or after the inception of the Policy that you would not seek to recover any loss or damage from that person, you are NOT covered under the Policy for any such loss or damage.

Contract by the Insured Affecting Rights of Subrogation

If the proposed contract of insurance includes a provision which excludes or limits the Insurer's liability in respect of any loss because you are a party to an agreement which excludes or limits your rights to recover damages from a third party in respect of that loss, you are hereby notified that signing any such agreement may place your indemnity under the proposed contract of insurance at risk.

When Completing this Proposal Form

- Please answer all questions honestly, giving full and complete answers.
- It is the duty of the Applicant to provide all information that is requested in the Proposal Form as well as to add any additional relevant facts.

Note: A relevant fact is a fact and/or circumstance that may influence the evaluation of the risk by the insurer. If you have any doubts about what a relevant fact is, please do not hesitate to contact your broker.

Item No.	Year	Make and Model	Reg. No.	Over 3,500kgs GLW? (Yes/No)	Sum Insured (\$)	Cover type
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|----|--|--|--|--|-----|----|
| 1. | | | | | Yes | No |
| 2. | | | | | Yes | No |
| 3. | | | | | Yes | No |
| 4. | | | | | Yes | No |
| 5. | | | | | Yes | No |
| 6. | | | | | Yes | No |
| 7. | | | | | Yes | No |
| | | | | | | |
| | | | | | | |
| 8. | | | | | Yes | No |
| | | | | | | |
| 9. | | | | | | |
- If YES to any of the above, please give further details:
- If YES, please give details
- Interested Parties (please list):

Optional Extensions:

- | | | |
|---|-----|----|
| 10. Agreed value? | Yes | No |
| 11. Ingestion or Entanglement of foreign objects? | Yes | No |
| 12. Loss of use? | Yes | No |
| 13. Portable electronic devices? | Yes | No |
| 14. Total loss signwriting? | Yes | No |
| 15. Burning cost? | Yes | No |
| 16. Profit Share? | Yes | No |

If YES to any of the above, please give details

Section 3 - Drivers

Are any of your vehicle drivers under 25 years of age? Yes No

If YES, please give details below:

Full Name	Type of license (full, restricted, learners)	Vehicle/s driven	Date of Birth	Years Licenced

Section 4 - General questions

Have you or any other person to be covered under this Policy or any other person who may benefit from this Insurance:

- | | | |
|--|-----|----|
| 1. Had any claims or losses in the past 5 years? | Yes | No |
|--|-----|----|

- | | | | |
|----|--|-----|----|
| 2. | In the past 5 years been involved in any motor accident? | Yes | No |
| 3. | Ever had a vehicle or its accessories stolen or burnt (whether an insurance claim was made or not)? | Yes | No |
| 4. | Been convicted of or charged with any driving offence (including speeding) or been issued with an offence or infringement notice (other than parking) in the past 5 years? | Yes | No |
| 5. | Had their licence cancelled, suspended, or endorsed, or been disqualified from driving? | Yes | No |
| | i. been imprisoned for any criminal or driving offence, or | Yes | No |
| | ii. had any other conviction or fine for any other criminal or driving offence within the last 7 years, or | Yes | No |
| | iii. had any prosecution pending for any criminal or driving offence? | Yes | No |
| 6. | Ever withdrawn a claim or had a claim declined? | Yes | No |
| 7. | Ever had insurance voided, refused, cancelled, renewal not offered, special conditions imposed? | Yes | No |

If YES to any of the above, please provide further details:

Section 5 - Previous insurance details

Insurer	Type of Cover	Years Held	No Claims Discount

Declaration

Signing this proposal form does not bind the proposer or the insurer to complete this insurance

The undersigned declares that the statement and particulars in this Proposal Form are true and that no material facts have been misstated or suppressed after enquiry. The undersigned agree that should any of the information given by us alter between the date of this Proposal and the inception date of the insurance to which this Proposal relates, the undersigned will give immediate notice thereof. The undersigned agrees that the Underwriters may use and disclose our personal information in accordance with the 'Privacy Collection Statement' at the beginning of this Proposal. The undersigned agrees that this Proposal, together with any other information supplied by us shall form the basis of any contract of insurance effected thereon.

The undersigned acknowledges that they have read the policy wording and associated endorsements and are satisfied with the coverage provided, including the limitations and restrictions on coverage.

TO BE SIGNED BY THE INSURED FOR WHOM THIS INSURANCE IS INTENDED FOR

Full Name:

Position:

Signature:

Date:

It is important the undersigned of the declaration above is fully aware of the scope of this insurance so that these questions can be answered correctly. If in doubt, please contact the broker or agent, since non-disclosure may affect an Insured's right of recovery under the policy.

DUAL New Zealand recommends that you keep a record of all information supplied for the purpose of entering into an insurance contract (including copies of this proposal form and correspondence).

Insurer Financial Strength Rating

The Insurer of this Policy is HDI Global Specialty SE – New Zealand, which is licensed to carry on insurance business in New Zealand in accordance with the Insurance (Prudential Supervision) Act 2010. It is registered as a financial service provider on the Financial Service Providers Register (FSP 774050).

HDI Global Specialty SE is registered in Germany with registration number HRB 211924 authorised by Bundesanstalt für Finanzdienstleistungen ("BaFin"). It is authorised to carry on insurance business in Germany Insurance Supervisory Act ("Versicherungsaufsichtsgesetz"). It is a member of the Talanx Group.

Insurance Rating Information

Standard and Poor's has assigned to HDI Global Specialty SE the financial strength of 'A+' (Outlook Stable).

The Standard & Poor's rating scale is:

AAA	Extremely Strong	AA	Very Strong	A	Strong
BBB	Good	BB	Marginal	B	Weak
CCC	Very Weak	CC	Extremely Weak	R	Regulatory Supervision
SD	Selective Default	D	Default	NR	Not Rated

(The Rating from "AA" to "CCC" may be modified by the addition of a plus or minus sign to show relative standing within the major rating categories.)

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com

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New Zealand | +64 9 973 0190

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