

# Covi

## Contents Proposal

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 Underwritten by Lumley, a business division of IAG New Zealand Limited



CONTENTS INSURANCE THROUGH THE NZMCA SCHEME IS ONLY AVAILABLE TO CLIENTS WHO PERMANENTLY LIVE IN THEIR MOTOR HOME OR CARAVAN AND HOLD NO OTHER CONTENTS INSURANCE POLICY.

### POLICY DEFINITION

- For the purpose of this insurance, CONTENTS means anything in or around the Motor Caravan belonging to or hired by the insured or the insured's family or in the insured's custody or control that the insured is responsible for, and not otherwise insured or excluded under the policy.

### GENERAL NOTES

- This cover is similar to a HOUSEHOLDER'S POLICY, and insures your Contents and Personal Effects for ACCIDENTAL loss or damage whilst in the vehicle, or whilst temporarily removed anywhere in New Zealand.
- You are insured for replacement value on all items except books; records; audio or video tapes; clothing or footwear; computer software and household linen.

### INSURED DETAILS

Name of registered owners	<input type="text"/>		
Postal address (include postcode)	<input type="text"/>		
Phone number	<input type="text"/>	Mobile	<input type="text"/>
Are you a NZMCA Member?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Member No. <input type="text"/>
Are you a New Zealand Resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Email address	<input type="text"/>		
Period of insurance	from <input type="text"/>	to <input type="text"/>	at 4pm (New Zealand time)

### EXCESS

- The insured will bear the first \$250 of each and every claim.
- The excess does NOT apply for loss or damage caused by fire, or if the whole vehicle has been stolen or illegally converted.

### CONTENTS COVER AND SPECIFIED ITEMS

Household Contents and Personal Effects – amount of cover required

Please specify any of the following:

- Item of jewellery or camera or item of photographic equipment; bicycle or collection of stamps, medals, coins, telephone cards, or collector cards valued at more than \$3,000.
- Any items of watercraft (designed for propulsion by oars or paddles) including spare parts, accessories and associated equipment valued at more than \$2,500.
- Money, gold or silver or precious metals, unset precious or semi precious stones, negotiable securities and documents of any kind valued at more than \$500.

Full description of items	Date purchased	Serial no. if applicable	Value of item
<b>Total of specified items</b>			<input type="text"/>

## CONTENTS IN STORAGE

Contents that are stored in a professional storage facility

\$

## GENERAL QUESTIONS

- a. Have you ever made a Contents insurance claim before?  Yes  No
- b. Have you ever had an underwriter decline, cancel or impose special terms on you?  Yes  No
- c. Is there any further information that may affect the acceptance of this insurance?  
For example: criminal convictions in the last seven years, bankruptcy, insolvency. Any circumstances giving greater than normal risk or loss.  Yes  No

If you answered YES to any of the above, please expand below:

## PRIVACY ACT PURSUANT TO THE PRIVACY ACT 2020 THE FOLLOWING IS BROUGHT TO YOUR ATTENTION:

- This proposal collects personal information about you/the proposer.
- The information is collected to evaluate the insurance that is sought.
- The intended recipient of the information is Lumley, a business division of IAG New Zealand Limited.
- The information is collected and held by Rothbury Covi Limited on behalf of Lumley.
- 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.
- The failure to provide this information may result in this application for insurance being declined or this insurance being void from the beginning.
- You have rights of access to and correction of this information, subject to the provisions of the Privacy Act 2020.
- For full details about how Covi collects uses, discloses and protects personal information see our privacy statement at [covi.co.nz/privacy-policy](http://covi.co.nz/privacy-policy)

## DECLARATION

I/We the undersigned hereby declare that the statements and particulars which I/we have read over and checked are true and complete and that I/we have not suppressed, mis-represented or mis-stated any material fact. I/We agree that this proposal and declaration shall be the basis of a contract between me/us and Lumley and to accept a policy subject to the terms, exceptions and conditions prescribed by Lumley. I/We undertake that the Motor/Towed Caravan to be insured shall not be driven by any person who to my/our knowledge has been refused any motor vehicle insurance or continuance of motor insurance within the last five years.

You have provided personal information in this application. By signing this application, you authorise us to give the information to the New Zealand Motor Caravan Association (NZMCA) for the purpose of NZMCA providing information to you about their products and services. It will be held by NZMCA at 4 Graham Road, Papakura, Auckland.

SIGNATURE of Insured

DATE

**PLEASE BE ADVISED: EACH AND EVERY QUESTION MUST BE ANSWERED OTHERWISE THIS FORM WILL BE RETURNED.**