



GENERAL INSURANCE

Millennium Underwriting Agencies Pty Ltd
ABN: 38 079 194 095 AFSL: 246721

Adelaide Office
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Millennium Underwriting Agencies
ABN: 38 079 194 095
AFSL: 246721
Is underwritten by:
Wesfarmers General Insurance Limited
ABN: 24 000 036 279
AFSL: 241461
Trading as Lumley Insurance

HOME & CONTENTS PROPOSAL FORM

Client Details

Period of Insurance: From _____ to _____

Full Insured Name (1): _____ Phone: _____

Full Insured Name (2): _____ Phone: _____

Postal address for notices: _____ Post Code: _____

Email Address (1): _____

Email Address (2): _____

Situation of Property: _____ Post Code: _____

Bank or Mortgagee: _____

Date of Birth (1): _____ Retired? Yes No

Date of Birth (2): _____ Retired? Yes No

Risk Details

Is this house

Owned by you?	<input type="checkbox"/>	A holiday home?	<input type="checkbox"/>
Owned by you & occupied by tenants?	<input type="checkbox"/>	Vacant?	<input type="checkbox"/>
Rented by you as a tenant? (not sharing)	<input type="checkbox"/>	Other – give details	_____

House Security

Deadlocks to external doors	Yes <input type="checkbox"/> No <input type="checkbox"/>	Back to base alarm	Yes <input type="checkbox"/> No <input type="checkbox"/>
Key window locks to all windows	Yes <input type="checkbox"/> No <input type="checkbox"/>	Local alarm	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bars on all louvers	Yes <input type="checkbox"/> No <input type="checkbox"/>		

Losses/Claims in last 5 years
Details _____

Have you or anyone living with you been Refused/Declined or have had any Special Terms imposed on any insurance? Yes No

a) Any charges and/or criminal offences? Yes No

b) Details: _____

Building

Brick	<input type="checkbox"/>	Other	<input type="checkbox"/> Details: _____
House	<input type="checkbox"/>	Home Unit	<input type="checkbox"/>
Heritage Listed	<input type="checkbox"/>	Is building in good condition?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Year Built:	_____		

Cover Required

Accidental Damage	<input type="checkbox"/>	Defined Events	<input type="checkbox"/>
Tax Audit	<input type="checkbox"/>	Legal Defence Costs	<input type="checkbox"/>

Risk Details (cont.)

Sum Insured	Building: \$ _____	Excess: \$ _____
	Contents: \$ _____	Excess: \$ _____
	Specified Contents e.g. works of art etc: _____	
	Special Risks	Unspecified items: \$ _____ Specified Items: \$ _____
Premium	\$ _____	
G.S.T.	\$ _____	
S/Duty	\$ _____	
B/Fee (incl GST)	\$ _____	
TOTAL	\$ _____	
Signature of Insured (1)	_____	Date: _____
Signature of Insured (2)	_____	Date: _____

Statutory Notices

The Insurance Contracts Act 1984

Assented to 1st January 1986

In accordance with the provisions of the Insurance Contracts Act, your attention is drawn to the under mentioned Sections of the Act.

Duty of Disclosure

Before you enter in to a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act of 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurers 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 the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of matter:

- that diminishes the risk to be undertaken by the Insurer
- that is common knowledge
- that your Insurer knows of, in the ordinary course of his business, ought to know
- as to which compliance with your duty is waived by the Insurer.

Non Disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce any 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 from its beginning.

The Duty of Utmost Good Faith

A contract of insurance is a contract based on utmost good faith and there is implied in such a contract a provision requiring each party to it to act towards the other party, in respect of any matter arising under or in relation to it, with the utmost good faith.

Our Privacy Policy

We are covered by the Federal Privacy Act and it's National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information.

How and why we collect personal information

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001. It does not apply to our employee records.

We collect personal information either directly from the relevant individuals or indirectly from third parties.

For example, an insured may not only provide us with information on themselves for the purpose of obtaining our services but also on other insured's that they represent. We may also obtain personal information from past insurers, witnesses to claims, past Body Corporate Managers and publicly available sources etc.

We collect personal information to be able to provide our various services.

These include insurance broking, claims management, risk management consulting, other forms of insurance services (including underwriting and reinsurance), employee benefits, superannuation and investment advisory services.

We also use it to help to develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services. For more information on our services please contact us.

How we use and disclose personal information

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent).

We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or compelled by law.

We usually disclose personal information to third parties who assist us or are involved in the provision of our services.

For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjuster and lawyers, and others involved in the claims handling process. We also provide it to purchasers of our business and related companies.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use or disclose it.

If the required personal information is not provided, any involved third parties or we may not be able to provide appropriate services.

What we expect of you and third parties we deal with

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above. ***If you have not done either of these things, you must tell us before you provide the relevant information.***

If we give you personal information, you and your representatives must only use it for the purposes we agreed to. Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf.

You must also ensure that your agents, employees and contractors meet the above requirements.

Security of your personal information

We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. For example, we sometimes use the Internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we need to provide your personal information to them to arrange your cover. In most cases, we only do this with your consent.

Opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by calling our Privacy Officer on 8291 2300. Alternatively, you may advise in writing, addressed to the Privacy Officer C/- MGA Insurance Brokers Pty Ltd PO Box 309, Kent Town SA 5071

How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, contact our Privacy Officer during business hours on:

Privacy Officer

Telephone: 8291 2300

Mail: PO Box 309, Kent Town SA 5071

Fax: 83330318

An appropriate form will be forwarded to you for completion. We may charge you a fee for accessing your personal information from our manual records. On receipt of the completed form we will respond to your query or complaint as soon as possible and will try to resolve any complaint within fourteen (14) working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.

Important Notices for the Insured

Third Party Interests

You must inform us of the interest of all third parties (e.g. financiers, lessors) to be covered by this insurance. We will protect their interests only if you have informed us of them and they are notified in the Schedule.

Subrogation Agreements

Where another person is liable to compensate you for loss or damage otherwise covered by this policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, we will not cover you under the policy for any such loss or damage.