



Home & Contents Proposal

DOMINION
INSURANCE

Nuku'alofa: Patco Building Centre, Taufa'ahau Road

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Some important explanations or definitions applicable to the policy

Your insurance contract with Us is based on the information You disclose in Your proposal to Us. The terms and conditions of Your insurance contract with Us are contained in the policy document that We will issue to You. There are important terms You need to understand in arranging Your insurance, some of which We have mentioned below to assist You. To see all the terms and conditions of the policy You can view a copy on Our web site or request a copy from Us prior to arranging this insurance.

The **Company, Insurer, Dominion, We, Us or Our** means Dominion Insurance (Tonga) Limited.

The **Insured, You or Your** means the insured to be named in the Policy schedule and in respect of Contents includes members of Your immediate family permanently residing at the home, not being otherwise insured.

The **Property Insured** means the property as described under either Home or Contents of the Schedule, and is **Your** own or held by **You** jointly or in trust or on commission and for which **You** are legally responsible.

Home means each dwelling (including residential flat or holiday home) within the residential boundaries of the property on which the home is situated. It includes any part of the home used as a home office.

It also includes:

- domestic outbuildings, and garages;
- permanent decks and built in furniture;
- aerials forming part of the building;
- fixed floor coverings;
- coverings fixed to the ceiling or wall but not curtains, drapes or blinds;
- fixed light fittings, and appliances permanently attached to a gas, plumbing or electricity service;
- letter boxes, exterior blinds and awnings, fixed clotheslines and built in barbeques;
- septic tanks, service tanks and water tanks including their fixed pumps;
- permanent spa or inground swimming pools, including their fixtures, pipes and fixed pumps;
- walls, fences, gates;
- gas pipes, fresh-water pipes, electricity and telephone cables;
- any driveways, paths, footpaths and tennis courts;

but does not include:

- the land itself, retaining walls except for the cover provided under the Retaining Wall additional benefit;
- planted hedges, trees, growing crops, shrubs, lawns and plants;
- landlords fixtures and fittings;
- drainage systems, dams, reservoirs, canals, culverts, aqua ducts, tunnels, bridges or anything on them, docks, wharves, piers, jetties, slipways or the like, breakwaters or mining property located above or underground;
- adjacent property owners' share in walls, fences, gates, retaining walls, pipes, cables or driveways where those things are jointly owned by *You* and other property owners;

Contents shall mean anything normally in or around the home, belonging to or hired by You or in Your custody or control for which You are responsible, not being otherwise insured, but excluding:

- cash, negotiable checks, money orders, stamps, credit cards, invoices, other negotiable instruments
- mechanically propelled vehicles (except ride-on mowers and other domestic garden appliances, wheelchairs and mobility scooters, canoes, kayaks, surfboards, surf skis or windsurfers), trailers, caravans, watercraft, or aircraft including accessories and spare parts attached to any of them;
- livestock and pets; trees shrubs and plants;
- fixtures and fittings (and their accessories) permanently attached to the *home*;
- *contents* used in any way for professional, trade or business purposes.

Average means that if the sum insured is less than 90% of the actual value of the property insured any claim will be proportionately reduced. Because of this You should review Your sum insured at each renewal to be sure that it represents the actual value of the property insured.

Indemnity Value Unless otherwise agreed and endorsed within the policy the property is insured for its indemnity value and not its replacement value or any other agreed value. This means that the market value and accumulated depreciation will be considered when any claim is adjusted

Sub limits restrict the maximum amount payable in the event of a claim for some perils, events or defined property irrespective of the total sum insured.

Situation means the location of the property insured.

Deductible or Excess is the first amount of any claim that You must pay. You must contribute the amounts shown in the the policy and/or schedule under the heading "deductible and or excesses" as the first amount of any claim. It is the amount which will be deducted from the adjusted loss (net of salvage and other recoveries) in respect to each loss/each location arising out of any one event during any one 72 hour period.

Deductibles and sub-limits

In the event of any claim made under this policy the final adjusted loss shall be subject to the following deductibles and sub limits.

1. In respect to any claim for earthquake, volcanic eruption, tsunami or tidal wave and when the policy has been extended to include this peril the amount of the deductible shall be 5% of the sum insured or \$500 whichever is the greater during any one period of 72 consecutive hours in respect of each item/column.
2. In respect to any claim for cyclone (including windstorm, gale, hurricane or tropical cyclone, referred to herein as cyclone) and when the policy has been extended to include this peril the amount of deductible shall be 2% of the total policy sum insured or \$500 whichever is the greater during any one period of 72 consecutive hours in respect of each item.
3. In respect to any claim for flood and when the policy has been extended to include this peril the amount of the deductible shall be 5% of the sum insured or \$500 whichever is the greater during any one period of 72 consecutive hours in respect of each item/column.
4. In respect to any claim for burglary and when the policy has been extended to include this peril the deductible shall be \$250.
5. In respect to riot, malicious acts, civil commotion, strikes or locked-out workers and when the policy has been extended to include these perils the amount of the deductible shall be 2% of the sum insured or \$500 whichever is the greater during any one period of 72 consecutive hours in respect of each item.
6. In respect to any claim for loss or damage to carpets, floor coverings and window coverings the sub limit shall be 15% of the Contents sum insured.
7. In respect to any claim for loss or damage to any curiosity or work of art, mat, tapa, artefact and the like or stamp or coin collection the sub limit shall be \$500
8. In respect to any claim for loss or damage to items of jewellery or watches the sub limit shall be the lesser of 10% of the sum insured for contents or \$750.
9. If You own or occupy the Home and it is Your principal place of residence Your Excess is the first \$250 or the Excess as stated in the Schedule whichever is the greater for each claim.
10. If the Home is owned by You but not occupied by You because it is lent, let, leased, rented or tenanted, or it is a holiday home, Your Excess is an additional \$250 or the Excess as stated in the Schedule whichever is the greater for each claim.

What You are insured for

We will insure You for accidental loss or damage to Your home and or contents at the situation shown on the schedule during the period of cover. The following perils and events are excluded however may be included by applying to Us for cover and if We agree You will pay an additional premium

- Cyclone (Windstorm, Gale, Hurricane or Tropical cyclone, referred to herein as cyclone)
- Earthquake, volcanic eruption and/or subterranean fire, tidal wave or tsunami
- Burglary (applicable to Your Contents)
- Flood providing the Insured Property is more than 500 meters from a river, stream, watercourse or the sea and that the flood is not directly or indirectly related to a cyclone
- Riot, malicious acts, civil commotion, strikes or locked-out workers.

Subject always to the terms and conditions of this policy.

What We will pay

Home

We will pay In respect of Your Home as shown on the schedule:

- the Indemnity Value or
- the Replacement Value or should You not rebuild or repair within 6 months unless We agree to extend the time period, the Indemnity Value

Limits on what We will pay for in respect of Your Home:

- We will only replace damaged wallpaper or floor coverings in the room where the loss or damage occurred;
- We will only pay indemnity value on swimming and spa pool liners and on electric motors over 1 years of age.

Fees and Clearance Costs

We will also pay the costs of clearing the building site or demolition of the damaged portion of the home and the removal of debris of contents from the home and; in addition architects, surveyors, consultants, legal and council fees to reinstate or repair the home, incurred with Our prior consent following any loss insured.

Loss of rents

If Your home is rented, the amount automatically insured free is 5% of the sum insured under Home, for the period reasonably necessary for reinstatement.

Contents

In respect of Your contents - the Indemnity Value and subject to the sub limits.

Ask for Our Valuation Guide to assist You establish the

1. Indemnity Value of Your Contents and
2. Replacement Value or Indemnity Value of Your Home

eg in respect of Your Home value allow for Fees and Clearance Costs and for inflation during the period of insurance and reinstatement

Cyclone cover is available only if You satisfy the cyclone compliance criteria in the proposal application form

IMPORTANT NOTE Dominion Insurance (Tonga) Limited will assume that all questions are answered on behalf of all proposers, partners, directors, owners and all other interested parties.

1. YOUR DETAILS If a company or trust please include full legal title and names (s) of Trustees

1. Mr/Mrs/ Miss/Ms/ Other	First names	Last Name	Occupation	Employer	Date of Birth
2. Mr/Mrs/ Miss/Ms/ Other	First names	Last Name	Occupation	Employer	Date of Birth
Postal address)					
Priv Tele		Bus Tele	Mobile Tele	Email	
When do You need cover? From start date _____ To _____ at 4pm and renewable annually					

2. PROPERTY DETAILS Please answer for both home and contents insurance

2.1 Full address of property being insured (if different from the postal address above) _____

2.2 Is the home on town (mains) water Yes No

2.3 Are there any entries against Your certificate of title or has any notice been issued by a local authority in relation to the property? Yes No

2.4 If yes please provide details _____

2.5 Who lives at this home? Proposer (You) and family Proposer and other tenants How many? _____ Tenants only _____ Other _____

2.6 How many self-contained units does this home have? _____ Does this home form part of a multi-unit complex (eg Body Corporate) Yes No If so please give details _____

2.7 Is Your property used for business purposes? Yes No If yes, please describe the business _____

Home security

2.8 Are all external doors fitted with deadlocks and/or sliding door bolts? Yes No

2.9 Are all outside windows fitted with burglar bars? Yes No

2.10 Is there a burglar alarm fitted? Yes No Audible Monitored Is there a smoke alarm fitted? Yes No Audible Monitored If it is monitored who is the monitoring company? _____

Details of any other security arrangements _____

3. HOME DETAILS

Amount to be Insured \$ _____ Replacement Value Indemnity Value

If Your home is subject to a mortgage, what is the full name and address of the mortgagee? _____

Walls	Roof	Floors	Partitions
No of floors	Age	Area	Condition
Electricity Yes <input type="checkbox"/> No <input type="checkbox"/>	Lpg Gas Yes <input type="checkbox"/> No <input type="checkbox"/>	Kerosine/Bezine Yes <input type="checkbox"/> No <input type="checkbox"/>	Other
Freehold Yes <input type="checkbox"/> No <input type="checkbox"/>	Type of lease	Title/lease number	Expiry date

4. CONTENTS DETAILS

Indemnity Value amount to be Insured \$ _____ As noted on page 2, the following items are covered to set limits. If You want to insure for their full indemnity value, please specify below and, if We require them, provide valuations: curiosity or work of art, mat, tapa, artefact and the like or stamp or coin collection, jewellery or watches

Specified items _____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

5. EXTENSIONS

5.1 Do You wish to be insured against Cyclone, Windstorm, Gale, Hurricane *? Yes No

5.2 Do You wish to be insured against Flood (as defined) ? Yes No

5.3 Do You wish Your contents to be insured against Burglary to a sum insured of (specify) \$ _____? Yes No

5.4 Do You wish to be insured against Earthquake, Volcanic Eruption, Subterranean Fire, Tidal Wave and Tsunami? Yes No

5.5 Do You wish to be insured against Riot, Malicious Acts, Civil Commotion, Strikes or Locked-out Workers? Yes No

* There is no cyclone cover until You have a qualified structural engineer approved by US provide you with a cyclone compliance certificate. The certificate must not be more than 7 years old as at the inception date of this policy or any subsequent renewal date.

IMPORTANT NOTICES AND DECLARATION

6. Have You or Your family members, de facto partner, business partners, directors, trustees and/or beneficial owners, managers or any other person or entity to be covered by the insurance:
- 6.1 In the last 10 years:
- 6.1.1 Suffered loss or damage exceeding \$1,000 to any property (whether insured or not)? Yes No
- 6.1.2 Made an insurance claim? Yes No
- 6.1.3 Been subject to lawsuit or a legal liability claim? Yes No
- 6.1.4 Been bankrupt? Yes No
- 6.2 Ever:
- 6.2.1 Had any insurance declined, cancelled, avoided, renewal refused, terms imposed or claim declined? Yes No
- 6.2.2 Engaged in any criminal activity or had any criminal convictions, acquittals or diversions, or have any criminal prosecutions pending? Yes No
- 6.3 Is there any further information likely to affect this insurance? Yes No
- 6.4 Who was Your Insurance Company for the last 12 months? _____ Policy No _____
- If You have answered "Yes" to any of the above questions please provide full details and dates in the space provided below. If further space is required please complete on a separate sheet. (Details should also include name of Insurance Company(s) and Policy Number(s), where applicable).

DUTY OF DISCLOSURE

Your Duty of disclosure means You are under a duty to disclose all material information to Dominion Insurance (Tonga) Limited ("Dominion") whether the information is asked for or not. Material information is information that might influence Our decision to insure You and if so on what terms and/or premium. All information given must be complete and correct. If You have any doubt as to whether a fact is material then it should be disclosed. The duty to disclose all material information occurs prior to the commencement of cover, if the contract is varied and prior to each renewal. Failure to disclose all material information may result in Dominion avoiding Your insurance policy. This means Your policy would be deemed never to have existed and any claims would not be payable.

PLEASE READ CAREFULLY BEFORE SIGNING

I/We hereby declare and warrant

- that the information given in this proposal is in every respect true and correct and that the information given above and on the other side of this proposal is true and no other relevant information has been withheld.
- Dominion is aware of all information that may be material in considering this proposal.
- that this proposal and declaration shall be the basis of and incorporated in the insurance contract between Us and accept the Policy subject to the terms and conditions it contains and agree to pay the premium.
- I/We are not already insured unless stated otherwise.
- I/We will take all reasonable care to prevent loss, damage or injury.
- I/We agree to Dominion Insurance Limited releasing to other parties personal information relating to this insurance.
- that the amounts insured represent the full value of the property and/ I We understand that the Dominion or their Agent is not a qualified valuer, but I/We accept the amount insured for the purpose of this policy and that the policy is subject to average.

I/We undertake to inform Dominion of any material alteration to the above facts whether occurring before or after the completion of this insurance contract.

I/We authorise Dominion or their Agent to obtain from the police, other insurers or any insurance agent, broker or other party any information relating to this insurance or any other insurance held by myself/Us or any claim made by myself/Us or my/Our credit history.

I/We understand that:

- Dominion is collecting the information on this proposal to evaluate my/Our application for insurance..
- I/We am/are obliged to inform Dominion of any information which may be material to its consideration of this application.
- Failure to provide any of this information or pay the premium may result in Dominion refusing to provide the insurance.
- I/We have read pages 1 - 2 of this proposal application and have been offered the full policy document to read.

Signed by the proposer 1.	Date	Signed by the proposer 2.	Date
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	OFFICE USE	Home	Contents	TOTAL
A	BASIC PREMIUM			
B	BASIC CYCLONE PREMIUM			
C	FLOOD			
D	BURGLARY			
E	EARTHQUAKE			
F	RIOT, MALICIOUS ACTS, CIVIL COMMOTION			
G	TOTAL COMPANY PREMIUM			
H	INSURERS ADMINISTRATION FEE			
I				
J	TOTAL PREMIUM A+B+C+D+E+F+G+H +I = J			
	BRANCH	INTERMEDIARY		
	CLIENT REFERENCE			
	REPLACING POLICY NUMBER	POLICY NUMBER		