



## **INSURANCE DECLARATION**

**PLEASE READ THE FOLLOWING CAREFULLY, IF YOU DO NOT AND YOUR CIRCUMSTANCES CHANGE YOUR CLAIM MAY NOT BE PAID!**

**YOU MUST PROVIDE US WITH UP-TO-DATE DETAILED INFORMATION (Including ALL traffic offences (eg. exceeding the speed limit), accidents, any changes to your overnight parking facilities, additional drivers, etc)**

### **YOUR DUTY OF DISCLOSURE**

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

### **Who Needs to Tell Us**

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

### **If You Do Not Tell Us Something**

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

### **COOLING OFF PERIOD**

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this you may notify MB or your Financial Services Provider electronically or in writing within 21 days from the date the Policy commenced.

This cooling-off right does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights as detailed in your Policy.

### **AGENT OF INSURER**

MB Insurance Group Pty Limited is acting under an authority to bind insurance and settle claims given by QBE Insurance (Australia) Limited. MB Insurance Group Pty Limited will be acting as the agent of QBE Insurance (Australia) Limited and not the agent of you, the insured.

### **PRIVACY**

QBE and MB provide information about how we manage the privacy of personal information in the Product Disclosure Statement or on our websites [www.qbe.com](http://www.qbe.com), or [www.mbinsurance.com.au](http://www.mbinsurance.com.au), or you can contact either the Compliance Manager of QBE at [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com) or Compliance Manager at MB at [compliance@mbinsurance.com.au](mailto:compliance@mbinsurance.com.au).



**Period of Insurance:** Start \_\_\_\_\_ and end \_\_\_\_\_ at 4:00 PM local standard time.

**Name of Registered Owner:** \_\_\_\_\_

**Postal Address:** \_\_\_\_\_ **Email:** \_\_\_\_\_

## VEHICLE DETAILS

**Vehicle Year/Make/Model:** \_\_\_\_\_

**Transmission:**  Automatic  Tiptronic  Manual

**Registration Number:** \_\_\_\_\_ **VIN or Engine Number:** \_\_\_\_\_

**Accessories/Modifications:** \_\_\_\_\_

**Cover Type:**  Comprehensive  Limited Kilometres (< 8000kms per year)  Low Kilometres (< 5000kms per year)

**Odometer Reading:** \_\_\_\_\_ kms

**Overnight Parking Address:** \_\_\_\_\_

**Parked Overnight In:**  Garage  Private Car Park  Carport  Driveway  Other: \_\_\_\_\_

**(No theft cover is provided if the vehicle is parked in the street overnight at or near the parking facility nominated above)**

**Agreed Value:** \$ \_\_\_\_\_ **Vehicle Financed:**  No  Yes **Financier:** \_\_\_\_\_

**Is the vehicle used 25% or more of the kilometres that it travels each year for earning income?**

No - it will be insured for private use  Yes - it will be insured for business use

## PREVIOUS INSURANCE DETAILS

**No Claim Bonus:** \_\_\_\_\_ **Insurer:** \_\_\_\_\_

## DRIVER DETAILS

**PLEASE PROVIDE DETAILS OF ALL PERSONS WHO DRIVE THE VEHICLE OVER 2% OF THE TIME.**

- If you leave out information, you may not be covered.
- Drivers who use the vehicle less than 2% of the time and are not named here may incur an additional excess.
- Drivers less than 25 years of age not acceptable (30 in some cases).

Full Name	Date of Birth	% of Use	Does this driver hold a current Australian driver's license? (non-provisional)?	
			<input type="checkbox"/> No	<input type="checkbox"/> Yes
			<input type="checkbox"/> No	<input type="checkbox"/> Yes
			<input type="checkbox"/> No	<input type="checkbox"/> Yes
			<input type="checkbox"/> No	<input type="checkbox"/> Yes

If insufficient space, please attach a separate page, signed and dated at the bottom.

1. In the three (3) years **PRIOR TO THE START OF THIS POLICY**, have any of the above named drivers had any accidents, vehicles stolen or burnt, or any other losses involving a vehicle where an insurance claim has been made?

No  Yes If Yes, please provide precise details.

Driver Name	Type of Loss	Whose Fault was it?	Date of Loss	Cost
				\$
				\$
				\$
				\$
				\$
				\$

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2. In the three (3) years **PRIOR TO THE START OF THIS POLICY**, have any of the above named drivers committed any traffic offences which resulted in a conviction or in respect of which a penalty has been imposed or the driver has lost points (do not include parking fines)?

No  Yes If Yes, please provide precise details including driver name, description and date.

Driver Name	Type of Offence <i>(For PCA/DUI offences provide the PCA/DUI reading)</i>	Date	If Speeding, kms over limit

If insufficient space, please attach a separate page, signed and dated at the bottom.

3. In the five (5) years **PRIOR TO THE START OF THIS POLICY**, have any of the above named drivers or owners:

- been charged or summonsed for arson, drugs, fraud, malicious damage, theft or injury to any person?
- had any insurance refused, cancelled, claim declined or special conditions imposed?

No  Yes If Yes, please provide precise details.

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4. Do any of the above named drivers have any health problems that may affect their driving?

No  Yes If Yes, please provide precise details.

If insufficient space, please attach a separate page, signed and dated at the bottom.

**DECLARATION**

I agree and acknowledge that:

- QBE Insurance (Australia) Limited and their agent, MB Insurance Group Pty Limited, will rely on the information provided in this Insurance Declaration to decide whether to insure me and on what terms.
- Before completing this Insurance Declaration I received a copy of QBE Insurance (Australia) Limited's Motor Product Disclosure Statement and Policy Wording and if I am a client who did not use an agent in placing this insurance, a copy of MB Insurance Group Pty Limited's Financial Services Guide.
- If my Insurance Declaration is accepted, the insurance cover will be subject to the terms and conditions stated in the policy (or as otherwise specifically varied by QBE Insurance (Australia) Limited or their agent, MB Insurance Group Pty Limited in writing and agreed to by me).
- I understand that I must declare all changes in respect of my overnight parking facilities and/or existing drivers and/or additional drivers.
- My personal information, including that information supplied in this Insurance Declaration may be used and stored by MB Insurance Group Pty Limited and their related bodies corporate in accordance with the Privacy Policy provided to me in this document.
- The information in this Insurance Declaration is true.
- QBE Insurance (Australia) Limited and their agent, MB Insurance Group Pty Limited, are authorised to give to, or obtain from, any other insurer or insurance reference bureau any information relating to this insurance or any insurance I have held or claim I have made.

Signature of registered owner requesting insurance: \_\_\_\_\_ Date: \_\_\_\_\_