

Proposal for Taxi Proprietors

ROTHBURY WILKINSON INSURANCE BROKERS LIMITED
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Underwritten by



PERIOD OF INSURANCE: FROM TO AT 4 P.M. (NEW ZEALAND TIME)

INSURED DETAILS FULL DETAILS OF INSURED/OWNER

Insured's name <input type="text"/>	Mobile telephone <input type="text"/>
Address <input type="text"/> <input type="text"/> <input type="text"/>	Financial interest <input type="text"/> <input type="text"/>
Home telephone <input type="text"/>	Date of birth <input type="text"/> Taxi company <input type="text"/>
Taxi company <input type="text"/>	Email <input type="text"/>

MOTOR VEHICLE

DETAILS OF MOTOR VEHICLES

Vehicle	Cab Number	Year	Reg No.	Market Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$

- Drivers, passengers, employers and employees personal effects are automatically included up to a sum insured of \$6,000
- Money, cheques, credit card vouchers are automatically included up to \$1,000

PARTICULARS OF INTENDED DRIVERS

	Initials	Surname	Male or Female	Years Licensed	Date of Birth	Present Age
Principal Driver	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Drivers	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

HAVE YOU OR ANY INTENDED DRIVER:

Had previous Motor Vehicle Taxi Insurance Cover in the last three years?
 Yes No

If **yes**, give details of company, branch, where and when:

Have you been driving taxis for anyone else in the last three years?
 Yes No

If **yes**, give details

Ever had a Drivers Licence suspended or endorsed?

Yes No

If **yes**, give details

Ever Been convicted of a Motoring Offence, other than parking, within the last three years?

Yes No

If **yes**, give details

Ever Made a claim under a Motor Vehicle Insurance Policy or had a Motor Vehicle accident in the past three years?

Yes No

If **yes**, give details, costs, date, name and Branch of Insurance Company

GENERAL QUESTIONS

- 1. Other than Motor Vehicle Losses, have you or any other person to be covered under this policy or any person who may benefit from this insurance:
 - (a) In the past 5 years experienced any loss (whether or not a claim was made) for the type of insurance being applied for on this Proposal?
- 2. Have you or any other person to be covered under this policy or any person who may benefit from this insurance:
 - (a) Ever withdrawn a claim?
 - (b) Ever had insurance voided, refused, cancelled, renewal not offered, special conditions imposed or a claim refused?

- (c) Ever had any motoring accidents, convictions, infringements or prosecution in the past 5 years or ever had any criminal convictions? If Yes, please give full detail below. (This information sought by this question is subject to the rights set out in the Criminal Records (Clean Slate) Act 2004).
- 3. Is there any further information that may affect the acceptance of this insurance?

If **yes** to any of the above, please give details:

IMPORTANT INFORMATION

Pursuant to the PRIVACY ACT 1993 the following information is brought to your attention:

- (a) This proposal collects personal information about you;
- (b) The information is collected to process, evaluate, assess and manage the insurance you seek and any claim(s) you make; and administer and manage the products and services we provide;
- (c) The intended recipients of the information is Lumley General Insurance (N.Z.) Limited;
- (d) The information is being collected and held by Wilkinson Insurance Brokers and Lumley General Insurance (N.Z.) Limited;
- (e) 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;
- (f) The failure to provide this information may result in your application for insurance being declined, or your insurance being void from the beginning;
- (g) You have rights to the access of and correction of, this information subject to the provisions of the Privacy Act 1993.

ALL QUESTIONS NOT ANSWERED SHALL BE DEEMED TO BE ANSWERED IN THE NEGATIVE. THE LIABILITY OF THE COMPANY DOES NOT COMMENCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED BY THE COMPANY.

Your Duty of Disclosure

Before You enter into this insurance with Lumley General Insurance (N.Z.) Limited for the first time, You have a duty, at law, to disclose to Lumley

General Insurance (N.Z.) Limited all material facts whether this information is asked for or not. This duty also applies when;

You renew, vary, extend or reinstate Your Policy.

A material fact is one that may influence a prudent insurer in deciding whether or not to accept the insurance and, if so on what terms and conditions and for what premium.

Examples of information You may need to disclose include but are not limited to:

- (a) Anything that increases the risk of an insurance claims;
- (b) Subject to the Criminal Records (Clean Slate) Act 2004, any criminal conviction or offence;
- (c) If another insurer has cancelled or refused to renew insurance, has imposed special terms, or refused any claim;
- (d) Any insurance claim made or loss suffered in the past.
- (e) These examples are a guide only. If there is any doubt as to whether a particular piece of information needs to be disclosed, this should be referred to Lumley General Insurance (N.Z.) Limited through Wilkinson Insurance Brokers Limited.

Who does the duty apply to?

Everyone who is insured under the Policy must comply with the duty.

What happens if You breach the duty?

If You fail to comply with the Duty of Disclosure, it may result in Your claim being declined or reduced, the Policy being cancelled.

DECLARATION

I/We hereby declare that all the above particulars and answers to questions are true and correct to the best of my/our knowledge and that this proposal shall constitute the basis of the contract between me/us and Lumley General Insurance (N.Z.) Limited and I/We agree and abide by the terms, conditions, exclusions and any special terms of the policy.

I/We undertake to inform Lumley General Insurance (N.Z.) Limited (through my/our broker) immediately of any material events or changes in circumstances which occur after the commencement of this Policy or after any renewal.

I/We authorise Lumley General Insurance (N.Z.) Limited to give and obtain from other Insurance Companies, Insurance Brokers, the Insurance Claims Register Limited or any other party any information relating to this or any other insurance held or previously held by me/us and any claim(s) made by me/us.

I/We authorise Wilkinson Insurance Brokers to act as my broker effective from

--

I have read and understood the above Declaration.

Insured's signature:

Date

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Insurer financial strength rating

Rothbury Wilkinson Insurance Brokers are a broker for Lumley General Insurance (N.Z.) Limited has an 'A-' strong insurer financial strength rating given by Standard & Poor's (Australia) Pty. Ltd, an approved agency,

The 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 Action

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major rating categories.

THIS FOLLOWING POLICY IS NOT UNDERWRITTEN BY LUMLEY GENERAL INSURANCE (N.Z.) LIMITED

Personal Accident Cover while Driving

Yes No

This policy will cover an individual aged between 20-68 years should they suffer death or disfigurement due to an accident involving their commercial motor vehicle.

This policy is only \$97.75 per annum

Payable Benefits:

- Death = \$20,000
- Total and irrecoverable loss of sight of one or both eyes = \$20,000
- Loss of one or two limbs = \$20,000
- Total and irrecoverable loss of one eye and loss of one limb = \$20,000
- Total and irrecoverable loss of hearing = \$20,000

- Facial disfiguration = \$3,000
- Broken Bone = \$2,000
- Damaged Teeth = \$500
- Hospital Cash (Limit NZD50 per day) = \$500
- Funeral expenses = \$5,000

This cover is underwritten by Certain Underwriters at Lloyd's
Certain Underwriters at Lloyd's have a Standard and Poor's Rating of 'A+'



SPUA

Southern Pacific Underwriting Agency Limited

OFFICE USE ONLY

Grade applied (tick one)

Supergrade Grade 1

Original Grade 1 Grade 2

Grade 3/4

Is NCB Letter from previous Insurer required?

Yes No

If **yes**, have you requested same? Yes No

Comments

Annual Coy Premium

Section 1	\$	MV
Section 2	\$	PL
Section 3	\$	PA/ILLN
Section 4	\$	EL