

Pleasurecraft

Proposal



Important notice

- This is a proposal for a contract of insurance, in which 'Proposer' or 'you/your' means the individual, company, partnership, limited liability partnership, organisation or association proposing cover. 'Ando' or 'we/us/our' means Ando Insurance Group Limited for and on behalf of Certain Underwriters at Lloyd's.
- This proposal must be completed, signed and dated. All questions must be answered to enable a quotation to be given but completion does not bind you or Ando to enter into any contract of insurance. If space is insufficient to answer any questions fully, please attach a signed continuation sheet. You should retain a copy of the completed proposal (and any other supporting information) for future reference.
- All facts material to the proposed insurance must be disclosed, fully and truthfully to the best of your knowledge and belief. Failure to do so may make the contract of insurance voidable and Ando may treat it as having no effect and never having existed, or severely prejudice your rights in the event of a claim. A material fact is one likely to influence Underwriters' assessment or acceptance of the proposal; if you are uncertain what may be a material fact, you should consult your broker.
- You are recommended to request a specimen copy of the proposed policy wording from your insurance broker and to consider carefully the terms, conditions, limitations and exclusions applicable to the cover.

Broker details

Broker company name	<input type="text"/>	Broker full name	<input type="text"/>
Mobile/ Work phone	<input type="text"/>	Email address	<input type="text"/>

Proposer details

Main proposer			
Title	<input type="text"/>	First name	<input type="text"/>
		Last name	<input type="text"/>
Date of birth	<input type="text"/>	Occupation	<input type="text"/>
Mobile	<input type="text"/>	Alternative contact number	<input type="text"/>
Email address	<input type="text"/>		
Postal address	<input type="text"/>		
Suburb	<input type="text"/>	Town/City	<input type="text"/>
		Postcode	<input type="text"/>
Additional proposer			
Title	<input type="text"/>	First name	<input type="text"/>
		Last name	<input type="text"/>
Date of birth	<input type="text"/>	Occupation	<input type="text"/>
Mobile	<input type="text"/>	Alternative contact number	<input type="text"/>
Are there any interested parties? (e.g. mortgage) <input type="checkbox"/> Yes <input type="checkbox"/> No			
If 'Yes', please provide interested party name(s) <input type="text"/>			

Insurance details

Period of insurance

From

To:

at 4pm (NZ Time)

1. Boat details

a. General

Name of boat

Builder

Construction material

Designer

Year built

Length (metres)

Date of purchase

Purchase price

Is the boat sound and seaworthy?

Yes

No

Please attach a recent, date stamped colour photograph of your boat

Attached

Type of boat

Amphibious boat

Dinghy

Power catamaran

Yacht

Kayak/canoe

Cabin boat

Sailing dinghy

Sailing catamaran

Trailer yacht

Jet ski (personal)

Launch

Runabout

Trimaran

Sport racing yacht

Jet boat

Motor sailer

Windsurfer

Other (please specify)

Where will the boat be mainly used?

Max speed (knots)

Do you have paper or electronic charts for the areas in which your boat will operate?

Yes

No

Is your boat ever used for business or charter purposes?

Yes

No

b. Main engine(s)

Number of main engines

Year of last rebuild/overhaul

Fuel type

Petrol

Diesel

Year

Make/Manufacturer

Horsepower

Serial number

Type of engine

Jet

Sternleg

Surface drive

Shaft drive

Sail drive

Outboard

c. Auxiliary engine/outboard motor

Year

Make/Manufacturer

Horsepower

Serial number

Auxiliary engine fuel type

Petrol

Diesel

Outboard motor fuel type

Petrol

Diesel

d. Safety items

Select all that applies to the boat

Bilge pump

Bilge water alarm

Bilge pump automatic float switch

In-service / current flare pack

GPS

Fume detector

Gas installation to NZ standards

In-service / current fire extinguisher

Radar

VHF radio

Theft / security alarm

What theft prevention or security device is fitted to the boat?

e. Yachts (Only complete this section if applicable)

Yacht type

Sloop

Ketch

Schooner

Other (please specify)

Mast material

Rig type

Masthead

Fractional

When was the rig last checked?

By whom?

Does the yacht have a lifting or canting keel?

Yes

No

Are there running backstays?

Yes

No

2. Trailered boat details (Only complete this section if applicable)

When unattended, your boat and trailer must be protected with a locked, recognised security device that has been specifically manufactured to be used to deter and prevent theft.

a. What kind of anti-theft/recognised security device do you have fitted?

Coupling lock Tow ball lock Wheel clamp Other (please specify) _____

b. Trailer registration number

c. Trailer make

d. Storage location address

e. Storage location Driveway Locked garage Yard Carport Other (please specify) _____

f. Alternative location address

g. Is the boat visible from the road? Yes No

h. Is your trailer boat ever left moored on a swing, pile or marina berth? Yes No

If 'Yes', (i) type of mooring

(ii) moored location

(iii) length of time

3. Moored boat details (Only complete this section if applicable)

a. Usual mooring location

b. Site number

c. Type of mooring Marina Mud berth Pile Private jetty
 Swing Wharf Other (please specify) _____

d. Last service date of mooring

e. Does the mooring meet minimum port or local authority requirements? Yes No

f. How frequently is the boat slipped for inspection?

Note: All moored boats 40 years and older must have a recent independent Full Out of Water Vessel Condition Survey, no older than 12 months. The survey must be completed by a suitable qualified boat builder or marine surveyor.

g. Has a Full Out of Water Vessel Condition Survey been submitted to us? Yes No Not applicable

h. Is the boat used for living aboard or as continuous accommodation for a period of more than one month per year? Yes No

4. Sum insured amounts

Note: A valuation will be required when requested by Ando.

Select basis of cover Market value Agreed value (With our express agreement, your boat's hull, fixtures, fittings and equipment can be insured at Agreed Value in the event of a total loss or a constructive total loss.)

Item	Amount NZD (\$)
Boat (means hull, fixtures, fittings and equipment normally sold with a boat)	
Boat trailer (you must provide us with a value for your trailer, so we can calculate the correct Fire and Emergency Levy)	
Dinghy / tender: Construction Length (metres)	
Ancillary equipment (means any boat-related equipment, gear or accessories that has a specific marine use on board that would not usually be sold with the boat. E.g. hand-held navigational aids and communication equipment and personal effects not otherwise insured)	
Fishing or diving equipment* (means rods, reels, lures, etc., and dive gear; used for recreation, that when left on board your moored boat are in a securely locked space (current market value))	
Total sum insured	

*A single item limit applies to fishing or diving equipment. If you want to insure any individual item for more than \$2,500, please specify each item below.

Item	Description	Amount NZD (\$)

5. Optional covers

Racing risk

A racing risk optional policy benefit may be added to your policy for an additional premium.

a. Do you require cover for racing extension? Yes No

Legal liability

The policy automatically includes legal liability cover for \$10,000,000. If needed, this may be increased to \$15,000,000 for an additional premium.

b. Do you require legal liability cover to be increased to \$15,000,000? Yes No

Operating area

The policy automatically covers navigating within a limit of 200 nautical miles of the North and South Islands of New Zealand.

c. Do you require cover outside this area? Yes No

6. Experience and qualification details

Please provide details of any relevant experience in handling boats, and any boating qualifications for yourself and anybody else operating the boat.

Name	Date of birth	Years of experience/Type of boat	Qualifications (if any)

7. Insurance history

In the past three years, has the Proposer or any person or entity to be covered under this policy, or any person or entity who may benefit from this insurance:

- a. ever had any accidents, loss or damage (whether or not a claim was made) to a boat under your control or ownership? Yes No
- b. ever withdrawn a claim? Yes No
- c. ever had insurance voided, refused, cancelled, renewal not offered, special conditions and/or premium imposed or a claim refused? Yes No
- d. had a boat repossessed? Yes No
- e. ever had any claim, action or allegation made against them, or been involved in any incident which may result in a claim, action or allegation being made against them, which would have been covered by or is related to the type of insurance being applied for on this Proposal? Yes No

Has the Proposer or any person or entity to be covered under this policy, or any person or entity who may benefit from this insurance:

- f. ever been involved in or charged with, convicted of, or have a pending prosecution for any criminal or statutory offence? (Note: The answer to this question may be subject to the provisions of the Criminal Records (Clean Slate) Act 2004.) Yes No
- g. ever been adjudged bankrupt, gone into (or been a director of a company which has gone into) liquidation or receivership? Yes No

Further questions

- h. After enquiry, are you aware of any circumstances which might give rise to a claim against you? Yes No
- i. Is there any further information that may affect the acceptance of this insurance? Yes No

If 'Yes', to questions 6(a) – (i) above, please provide details

g. Previous insurance company

From

/
/

To

/
/

h. Does this replace an existing Ando policy? Yes No

If 'Yes', what is the policy number?

Please complete the Declaration on Page 6.

Declaration

Privacy authorisation

You agree to Ando Insurance Group Limited collecting, using and disclosing your personal information as set out in our Privacy Policy. Where you provide us with personal information about any other person for insurance related purposes, you confirm that you have the authority of those persons to disclose such information and to authorise Ando to collect, hold, use and disclose the information in accordance with our Privacy Policy. For information about Ando's Privacy Policy, please see www.ando.co.nz/privacy-policy

Your duty of disclosure

You must tell us all information you know (or could reasonably be expected to know) which would influence our decision, and the judgement of a prudent Underwriter, whether or not to accept your proposal, and if it is accepted, on what terms including the excess and at what cost. You also have this duty to disclose all material information on each renewal of insurance cover and when you make changes to it.

Examples of information you may need to disclose include:

- any insurance claim you have made in the past;
- anything or any known circumstances that might increase the risk of an insurance claim;
- if another insurer has cancelled or refused to renew insurance, or has imposed special terms;
- previous criminal convictions, or pending criminal charges[^];
- any previous bankruptcy or having been through the 'No Asset Procedure'.

Examples of information you may need to disclose include:

- anything that is common knowledge;
- anything that reduces the risk of an insurance claim;
- anything we say you do not need to tell us about;
- anything you have already told us, or that we should be expected to know in the ordinary course of our business.

These examples are a guide only. You are under this duty to disclose all material information whether the information is asked for or not. 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.

[^] Subject to the rights set out in the Criminal Records (Clean Slate) Act 2004 ("Clean Slate Act").

I/we:

- declare that the information provided in this proposal and any other supplied information is in every way correct and complete and all material information has been disclosed.
- agree that the information provided in this proposal and any other supplied information will form the basis of any insurance contract that may be offered and that I/we will accept cover on the terms and premium prescribed by Ando.
- authorise Ando to give to and obtain from other insurance companies, insurance brokers, the Insurance Claims Register Ltd or any other party information about this insurance, any insurance held by me/us and any claims made by me/us.
- authorise Ando to use the information provided to advise me/us of their other products and services.

By signing this declaration you are confirming to us that you have disclosed all information relevant to acceptance of the proposal and in accordance with your duty of disclosure.

I have read and accept these conditions (please tick)

Name

Date

Signature

For more information, contact your broker
or visit us online ando.co.nz