



Proposal

INTRODUCTION

This insurance cover is being arranged through Enthusiast Underwriting Pty Ltd ABN 35 142 206 746; AFS Licence No. 396716.

The insurer, Assetinsure Limited ABN 65 066 463 803 of 44 Pitt Street Sydney is licensed by APRA. Please read our Combined Financial Services Guide/ PDS & Policy Wording in its entirety to ensure it meets your needs before completing this application form. Please telephone us if you have any queries.

ANSWERING OUR QUESTIONS

What You must tell Us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell Us

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

If You do not tell Us

If you do not answer our questions in this way, we may refuse to pay a claim and treat the policy as if it never existed.

Code of Practice

We subscribe to the General Insurance Code of Practice that sets out the standards of practice and service for the insurance industry. It is our aim to provide quality service to you. Further details of this Code of Practice are contained in the policy.

Privacy Statement

Assetinsure Pty Ltd is committed to safeguarding and protecting the privacy of personal information. We are bound by the provisions of the Privacy Act 1988 which sets out the standards to be met in the collection, holding, use and disclosure of personal information.

We are collecting the personal information requested to determine whether and on what terms we might issue you an insurance policy or to manage a claim in relation to an insurance policy you have with us. If you don't provide all the information requested, the main consequence is that we may not be able to issue you with a policy or pay your claim.

We may use your personal information for other purposes if you consent. This may also be the case in other limited circumstances permitted under the Privacy Act 1988, such as where you would reasonably expect us to do so and/or the other purpose is related to the purpose for which we collected the information.

In some circumstances, we may collect your personal information from another person or another source. This will only be where it is unreasonable or impracticable for us to collect it directly from you or you would expect us to collect the information from the nominated third party. For example, where you authorise a representative, e.g. an insurance broker, a financial planner, a legal services provider, an agent or carer providing services to you to deal with us on your behalf.

In issuing and/or managing your policy or claim we may need to disclose your personal information to, another insurer, our reinsurers, an insurance broker, our legal providers, our accountants, loss investigators or adjusters, anyone acting as your agent or regulatory bodies. We will only do so if it is reasonably necessary for, or directly related to the issuing or managing your insurance policy or claim.

In disclosing your personal information to one of these parties it may be necessary to disclose your information overseas. The countries these parties usually operate in are, the USA, Canada, Bermuda, Europe (including the United Kingdom), parts of Asia, including but not limited to Singapore, Hong Kong and India. If we disclose the information overseas you should be aware that the overseas entity is not bound by the Privacy Act 1988 and so you would not be able to seek redress against them under the Privacy Act 1988. There may be no similar privacy law to the Privacy Act 1988 in the overseas party's country and you may also not be able to seek redress under the laws in the party's country. Assetinsure has sought written agreement from its overseas business partners that they will handle personal information in accordance with Assetinsure's Privacy Policy.

By signing the proposal or claim form you expressly consent to us using your personal information in any of the manners detailed above. You also consent to us searching publicly available information that contains your personal information for the purposes of considering a proposal, paying a claim or any other purpose in connection with a policy we provide to you.

Our Privacy Policy is available on our website www.assetinsure.com.au. Our Privacy Policy sets out details of how you can access (and if necessary correct) the personal information we hold about you. It also sets out how and to whom you might complain about a breach of Privacy Law.

If you require any other information regarding Privacy please contact; The Privacy Officer, by post at Assetinsure Pty Ltd, Level 3, 44 Pitt Street, Sydney NSW 2000, by e-mail at privacy@assetinsure.com.au or phone (02) 8274 2898.

Cooling off Period

You are entitled to end this insurance cover prior to the expiration of 21 days from the commencement of the Period of Insurance shown on the Schedule of Insurance unless you have made a claim under the policy. The unexpired portion of the premium less any non-refundable government taxes and duties will then be repaid.

Enthusiast Offices

ACT/NSW	PO Box 257 Ferny Hills Qld 4055
QLD	PO Box 375 Ormeau Qld 4208
VIC	PO Box 8495 Carrum Downs Vic 3201
WA/ SA/ NT	PO Box 2240 Midland DC WA 6936
PHONE (Australia Wide)	1300 679 888



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Commencement Date	Expiration Date
□□/□□/20□□	□□/□□/20□□

1. The Proposer

Name 1 / company name	Date of birth □□/□□/19□□	
Name 2	Date of birth □□/□□/19□□	
Residential Address		
Suburb	State	Postcode
Postal Address (if different from above)		
Suburb	State	Postcode
Occupation	Years Licence held?	
Phone (Home)	Phone (Work)	
Phone (Mobile)	Email	
What is your No Claim bonus?	Which company is it with?	

Please provide documentary evidence of your current No claim bonus and attach to this proposal.

Are you in a car club? Yes No

Name of club?

2. Intermediary details (if applicable)

Broker	
Account Executive	Contact Phone Number
Address	
Email	

3. GST Details, if you intend to claim input tax credits, please provide

Your ABN	Entitlement to input tax credits	%
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4. Drivers

Please list all those who will be driving the vehicle regularly (any under 25 drivers must be listed or cover will NOT apply)

Name		
Age	Date of birth <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / 19 <input type="text"/> <input type="text"/>	Percentage use %
Name		
Age	Date of birth <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / 19 <input type="text"/> <input type="text"/>	Percentage use %
Name		
Age	Date of birth <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / 19 <input type="text"/> <input type="text"/>	Percentage use %
Name		
Age	Date of birth <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / 19 <input type="text"/> <input type="text"/>	Percentage use %

5. Driving history of all the drivers of this vehicle (including the proposer)

SPECIAL NOTE: This section relates to your DRIVING and INSURANCE HISTORY and also includes the details for any drivers you allow to drive your vehicle. This is VERY IMPORTANT information on which we will base our decision to insure you (and any other drivers) and on what basis. If the information supplied is not absolutely accurate any claim lodged may be reduced or denied in total.

When renewing your insurance with us you do not need to disclose information you have previously disclosed to us or information we would know during the normal course of our business.

In the last 5 years has anyone driving this vehicle had

1. A motor accident or damage of any kind even if you were not insured at the time?

(If no go to question 2)

Yes No

For example

- Was the other party at fault?
- Were you or your driver at fault?
- Was the vehicle damaged by a weather event? (Hail, Storm, Flood etc)
- Was the vehicle stolen or burnt?
- Was the vehicle maliciously damaged?
- A windscreen or window glass was accidentally broken?
- Was there a theft from the vehicle?

2. Have you or any driver had any driving conviction? (If no go to question 3)

Yes No

For example

- Have you been convicted for driving while your license was suspended?
- Have you been convicted for any Alcohol (DUI) or Drug related offences?
- Have you been convicted for Dangerous driving, Culpable Driving, Causing death or similar?
- Failure to stop after an accident?
- Refused to undertake a blood, Breath or Drug test?



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- 3. Have you had any driving offences?** (If no go to question 4) Yes No
- For example
- Have you been convicted any Driving Under the Influence (DUI) of alcohol or drugs?
 - Exceeding the speed limit by more than 30 Km/h?
 - Disobeying a Stop sign?
 - Not obeying a red light?
 - Negligent driving?
 - Had your licence suspended or accepted a period of good driving behaviour?
- 4. Have you been convicted for any other demerit offences not already mentioned?** Yes No
(This includes Speeding and any other offences not listed). (If no go to question 5)
- 5. Do you or any of the drivers suffer from any physical or mental disability or medical condition or are dependent on any drug or medication which could affect driving performance?** Yes No
- 6. Have you or any driver had Insurance declined by another insurer?** Yes No
(You do not have to tell us if you were declined if):
- a. Your previous insurer changed their rules and no longer offers the cover you require.
 - b. You have modified your vehicle to the extent where the insurer will no longer offer cover.
- 7. Have you or any driver had** Yes No
- a criminal conviction or charged with a criminal offence?

If the answer to any of the above questions was yes, we require complete information for each event. If you are not completely sure of the details, you must confirm the information from the applicable motor transport authority or your previous insurer to ensure it is entirely correct.

Name	Date	Description
	□□ / □□ / 20□□	
	□□ / □□ / 20□□	
	□□ / □□ / 20□□	
	□□ / □□ / 20□□	
	□□ / □□ / 20□□	
	□□ / □□ / 20□□	



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6. Vehicle Details

Year	Make
Model and Series	Body Style
Engine Capacity	No of Cylinders
Type/s of fuel	

Identifiers (we must have at least two of the following to be able to cover your vehicle)

Registration Number	VIN/Chassis Number
Engine number	What is the Odometer reading

This is an important factor in determining the value of your vehicle!

If purchased recently what was the purchase price? \$

What year was the vehicle purchased?

What do you consider to be the current value of the vehicle? \$

How did you purchase the vehicle?

Car yard/ Dealer Private Sale Friend/ Relative Deceased Estate

SECURITY (Details and Current Security Information)

Is the vehicle fitted with a security device? Yes No

Please tick the device/s below

Self Arming Immobiliser Immobiliser Alarm Alarm/ immobiliser GPS Tracking device
 Kill Switch Club lock

MODIFICATIONS AND ACCESSORIES

Is the vehicle modified or had accessories fitted? Yes No

Please list below

If your vehicle has off road capability, what percentage of the time is it used off road? %

USE OF YOUR VEHICLE (please tick the most accurate description of how you use your vehicle)

Business Use **Regular Use** (used as your daily transport) **Recreational Use** (twice weekly or less)
 Club Permit **Limited Recreational** (5 times or less per month)
 Restoration/ transit (in storage or being moved not under own power)



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FINANCING YOUR VEHICLE

Is your vehicle under finance?

Yes No

What is the name of the company?

7. Garaging your vehicle (and security arrangements)

Is the vehicle garaged at your home address?

Yes No

If not please give the address below

Is the vehicle kept in?

A locked Garage An unlocked garage/ carport On the driveway On the Street

What is the construction of the Garage?

Iron Roof/ Iron Walls Iron Roof/ Brick/Concrete Walls Tile Roof/Brick/ Concrete Walls
 Wooden Structure Other (please describe)

Is the garage?

Part of your main dwelling Separate building on your property A commercial premises

Fire Protection?

None Smoke Detectors Fire Alarm Fire Extinguishers Fire Hose

If the Garage is in a rural Area, what is the distance to uncleared vegetation in metres?

Are Hazardous Materials adequately stored (Fuel, Paint, solvents etc.)?

Yes No

Is the garage used for storage of household goods?

Yes No

Please describe how the vehicle is parked during the day?

8. Policy Options

Excess Free Windscreen or Glass Replacement (one per policy period)

Yes No

Lifetime No Claim Bonus Rating Protection

Yes No

Salvage Rights (vehicles over 15 years but less than 30 years)

Yes No

Rental Car following an accident (only available if you have selected Business or Regular use)

Yes No

Spare Parts (Restoration / Transit cover only)

Yes No



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9. IMPORTANT DECLARATION – (please read before signing)

On behalf of the insured, I declare the above answers to be true and correct in every particular and acknowledge that Enthusiast Underwriting may make their decision on binding cover having regard to these answers.

- You acknowledge that you have read the notice explaining your duty of disclosure at the beginning of this application form;
- You have read and checked any answers not completed in your handwriting and to the best of your knowledge and belief all the answers to the questions in this application form are true and correct and no information, has been withheld;
- all the disclosed particulars are true and correct; and
- You agree to be bound by the terms and conditions of the Combined Financial Services Guide/ PDS and Policy Wording which relates to this application form that has been made available to you.

You also consent to:

- the use of your personal information for the purposes shown in our privacy policy;
- the disclosure of your personal information to, and obtaining information from, other parties as shown in the privacy policy; and
- the exchange of information about your claim/s or insurance history with other insurers or credit reference bureau.
- You also confirm that if You have disclosed personal information about any other person, we understand that you will advise them that you have:
- disclosed to us the personal information about that person and give us consent to use it for the purposes shown in the Privacy Policy; and
- consented to disclose to and obtain any other information about that person from other parties including those shown in the Privacy Policy.

I accept the above statement

Name

Date / / 20

On behalf of The Insured