

# Landlord Preferred Policy Application Form



terri scheer

Protect your investment today...  
Simply complete this form and return to your local  
Terri Scheer office by mail or fax.

Is your property managed by a licensed real estate agent?

Yes

No

If no, STOP we are unable to assist as we only cover professionally managed properties.

Is this a holiday home?

Yes

No

If yes, please consider our Scheer Short Stay Policy.

Please arrange cover on the following property/(ies) with effect from

**Note: Insurance cover cannot be backdated**

Date:        /        /

If rent is in arrears now, or has been in the previous two months, contact Terri Scheer Insurance Pty Ltd before applying, as restrictions may apply.

**Insured name:** Mr/Mrs/Ms/Miss/Dr

Address:

Phone: Home:

Mobile:

Email:

**My Real Estate Agent is:**

Phone:

**Please cover these rental properties:**

1. \_\_\_\_\_
2. \_\_\_\_\_

Please answer the following questions:

1. Has any insurer ever declined to insure you or declined to renew your policy or imposed special terms or conditions?  Yes  No
2. Have you during the past five years had three or more claims under a Landlord's Protection Policy or home insurance policy or made a claim of more than \$2,000?  Yes  No
3. Have you ever been convicted of theft or fraud?  Yes  No

If you answered **yes** to any question above please provide details (if you require more space please attach a separate sheet):

## Payment Options

1. **Credit Card**  VISA  Mastercard

Cardholder name: \_\_\_\_\_

Card No:

Expiry date:        /        /        Amount paid: \$

Signature: \_\_\_\_\_

2. **Agent to Pay**  Please send invoice to my agent for payment

3. **Cheque**  Please find my cheque enclosed

**Please send all future invoices and correspondence to:**

My Real Estate Agent (details above)

My personal postal address

I/We authorise Vero and its agent Terri Scheer Insurance Pty Ltd to obtain and use my/our personal information as set out in the Privacy Statement that forms part of the PDS.

Insured's Signature: \_\_\_\_\_

Date:        /        /

## Important Notice

### Duty of Disclosure - What you must tell us

Under the Insurance Contracts Act 1984 (the Act), you have a Duty of Disclosure. The Act requires that before a Policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the Policy, and on what terms. Your Duty of Disclosure is different, depending on whether this is a new Policy or not.

### New business

Where you are entering into this Policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the specific questions we ask.

When answering our questions you must be honest.

### 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

If you do not answer our questions in this way, we may reduce or refuse to pay a claim,

or cancel the Policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Policy as never having worked.

### Renewals, variations, extensions and reinstatements

Once your Policy is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

### You do not have to tell us about any matter

- that diminishes the risk
- that is of common knowledge
- that we know or should know in the ordinary course of our business as an insurer, or
- which we indicate we do not want to know.

### If you do not tell us

If you do not comply with your Duty of Disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.

Your claim may be denied if without prior approval from the insurer you make any agreement whereby you accept the transfer of liability (hold harmless) from another party. This may prevent the insurer from recovering their loss from a third party. We draw your attention to your Managing Agency Agreement as this may include a 'hold harmless' clause. Please refer to your local Terri Scheer Office if you have any concerns.

MKT114 (06/2008)