

Important Notices

The contract of insurance is arranged by SGUAS Pty Ltd t/as Custom Home Insurance (ABN 15 096 726 895, AFSL 234437) (Custom Home Insurance) who acts under a binder agreement as agent for Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687) (Chubb), the insurer of this product.

Your Duty of Disclosure

Before you enter into this contract of insurance, you have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth).

The duty applies until we first agree to insure you, and where relevant, until we agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

Answering our questions

In all cases, 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.

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

Variations, extensions and reinstatements

For variations, extensions and reinstatements, you have a broader duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

Renewal

Where we offer renewal, we may, in addition to or instead of asking specific questions, give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

What you do not need to tell us

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

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.

Privacy Statement

In this Privacy Statement the use of 'we', 'our' or 'us' means Chubb Insurance Australia Limited (Chubb) and SGUAS Pty Ltd t/as Custom Home Insurance (Custom Home Insurance) unless specified otherwise.

We are committed to protecting your privacy. This document provides you with an overview of how we handle your personal information.

Our Privacy Policies can be accessed on our respective websites at www.chubb.com/au and www.steadfastagencies.com.au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you.

Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA).

Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the *Privacy Act 1988* (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this Privacy Statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact Chubb's customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com or in the case of Custom Home Insurance on +61 2 9307 6656 or email privacyofficer@steadfastagencies.com.au

If you have a complaint or would like more information about how:

- i. Chubb manages your personal information, please review the Chubb Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, phone: +61 2 9335 3200 or email Privacy.AU@chubb.com
- ii. Custom Home Insurance manages your personal information, please review the Custom Home Insurance Privacy Policy for more details or contact the Privacy Officer, PO Box A2016, Sydney South NSW 1235, phone: +61 2 9307 6656 or email privacyofficer@steadfastagencies.com.au

Complaints and Dispute Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please refer to the PDS for full details of this process.

Admission of Liability

The issue of this form is not an admission of liability on part of Chubb.

Claim Form Completion

If there is not enough space provided to answer a question please complete your answer on a separate sheet of paper and attach it to the Claim Form.

GST Information

Have you, or do you intend to claim the GST on the premium paid on this policy as an input tax credit for your business?

No Yes If yes, please provide:

(i) Your business ABN

(ii) The proportion of the GST you will be claiming as an input tax credit

 %

Your Details

All questions must be answered

Claim number (if known)

Title

Other

Mr Mrs Miss Ms Dr

Given Names

Surname

Occupation

Date of Birth

 / /

Telephone Number – Home

Telephone Number – Work

Fax Number

Contact Person

Email Address

Preferred Contact Day

Preferred Contact Time

 : am/pm

Policy Details

Policy No.

Excess

 \$

Due Date

 / /

What is the address of the insured premises?

 Postcode

What is the postal address for the correspondence?

(if same, write "as above")

 Postcode

Claim Details

Answer for all claims

Address where loss or damage occurred

 Postcode

Date of loss or damage

 / /

Date loss or damage discovered

 / /

Time of loss or damage

 : am/pm

Please give a full description of what happened:

Are you the sole owner of the property lost or damaged?

Yes

No Please give details of interested parties:
(i.e. owner, mortgagee, trustee, etc.)

Claim Details continued

Was the loss or damage reported to the police?

No

Yes Please provide details and attach police report:

Police station notified	<input type="text"/>
Date notified	<input type="text"/> / <input type="text"/> / <input type="text"/>
Time notified	<input type="text"/> : <input type="text"/> am/pm

Was the loss or damage reported to the fire brigade?

No

Yes

Was the lost or damaged property insured under any other policy held by you or anyone else?

No

Yes Please provide details:

Insurer

Policy No.

Do you know who caused the loss?

No

Yes Please provide details:

Name of person

Address of person
 Postcode

Relationship to you

Telephone No. ()

Vehicle Registration No.
(If damage caused to vehicle)

1. Loss or damage to contents and personal effects

To help us process your claim quickly please attach any relevant documentation such as receipts, instruction manuals or photographs.

Description of article including brand name, model & serial numbers if applicable	Date of purchase	Where purchased	Is it under warranty	Age of motor	Cost of article lost or damaged	Amount claimed
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$

2. Damage to building

For example, claims relating to storm, impact, malicious damage or breakage of fixed glass.

Description of damage to building	Name of repairer (please attach quotation)	Amount claimed
		\$
		\$
		\$

If already repaired, who authorised the repairs?

Have you paid for any repairs or obtained any quotations?

No

Yes Please attach relevant documents and detail if paid:

- receipts • invoices • quotations

Theft Claims

Are the premises occupied?

No Date last occupied

Yes

How was entry gained?

What protection is installed at your home?

Double cylinder deadlocks on all external hinged doors **and** key operated patio bolts on any external sliding doors

Bars/grilles on windows

Local burglar alarm

All windows key locked

Back to base or monitored burglar alarm

Other

Storm and Rain Water Damage Claims

NOTE: Do not delay in taking necessary action, such as emergency repairs, to prevent further damage.

What steps have been taken to minimise the loss?

How did the water enter the building? (e.g. roof sheeting and/or tiles damaged)

Legal Liability Insurance Claims

Were any people injured?

No

Yes Please provide details:

Name

Address

Postcode

Injuries

Was property damaged?

No

Yes Property owner details:

Name

Address

Postcode

Damage

Were there any witnesses?

No

Yes Witness details:

Name

Address

Postcode

Telephone ()

Has there been any formal claim made against you?

No

Yes Tick relevant box and attach relevant documents:

writ

summons

letter of demand

other (explain)

Have you responded to the claim?

No

Yes

Please attach a copy of your response.

Declaration

I declare that, to the best of my knowledge and belief, the information in this form is true and correct and I understand the claim may be refused or reduced if information is withheld.

I understand that I may have to provide relevant documentation to enable complete consideration of my claim.

I consent to Chubb and Custom Home Insurance using the personal information (including sensitive information) I have provided on this form for the purposes of processing my claim. I consent to the disclosure of personal information (including sensitive information) to third parties in order to process my claim. I consent to the disclosure of any personal information (including sensitive information) overseas where it is reasonably necessary for the processing of my claim. I understand that if this consent is not given Chubb and Custom Home Insurance will not be able to process this insurance claim.

Signature

Date

Please check that you have answered all questions and return to:

Phone: 1300 00 2255 - select Option 2

Email: Aus.Customclaims@Chubb.com

Post: Chubb Insurance Australia Limited,
GPO Box 4065, Sydney NSW 2001

Electronic funds transfer

The settlement of your claim may involve a partial or full settlement in cash. If you would prefer an EFT payment for any cash settlement please complete the following:

Account Name

BSB Number

Account Number