

# Insurance Declaration



Policyholder name	<input type="text"/>	Start date of insurances	<input type="text"/>
Description of insurances	<input type="text"/>		<input type="text"/>

## 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 [ando.co.nz/privacy-policy](https://ando.co.nz/privacy-policy)

## Your duty of disclosure

The insurance offer you have accepted from us and noted above (Description of Insurances) is based upon the information provided to us either by yourself or on your behalf by your insurance broker including what we are insuring and any previous claims or potential claims in relation to what we are insuring. 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. 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:

- your main occupation and all business activities which you wish to have insured;
- previous claims made relating to the above insurances (whether it be with us or any other insurer in the past);
- anything or known circumstances that might increase the risk of an insurance claim under the above insurances;
- if another insurer has cancelled or refused to renew insurance, or has imposed special terms;
- previous criminal convictions, or pending criminal charges<sup>^</sup>;
- any previous bankruptcy or having been through the 'No Asset Procedure';

Examples of information you do not 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.

<sup>^</sup> Subject to the rights set out in the Criminal Records (Clean Slate) Act 2004 ("Clean Slate Act").

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

Policyholder name	<input type="text"/>	Date	<input type="text"/>
Policyholder signature	<input type="text"/>		

For more information, contact your broker or visit us online [ando.co.nz](https://ando.co.nz)