# PERSONAL LINES
## PROPOSAL FORM / NEEDS ANALYSIS / QUOTE REQUEST

INSURANCE BROKERS
FSP No: 13997

**PLEASE NOTE:**

1. *You should not sign this proposal form, unless you have confirmed the accuracy of all information supplied on this form.*
2. *No policy is in force until we have received the necessary compliance documents and accepted cover.*
3. *Please tick (✓) the applicable blocks for YES/NO answers.*

| BROKER: | |
|---|---|

## 1. POLICY HOLDER, DETAILS OF CURRENT COVER AND CLAIMS.

| | | | |
|---|---|---|---|
| First Name: | | Initials: | |
| Surname: | | ID Number: | |
| Occupation: | | Marital Status: | |
| Postal Address: | | Postal Code: | |
| Cellphone No: | | Work No: | ( ) |
| Email: | | Home No: | ( ) |
| Language Preference: | O English O Afrikaans | | |

**Co-Insured Details:** *(Should you not be married but living together.)*

| | | | |
|---|---|---|---|
| First Name: | | Initials: | |
| Surname: | | ID Number: | |
| Cellphone No: | | Work No: | ( ) |
| Email: | | Home No: | ( ) |

**Previous Insurance Details:**

| | |
|---|---|
| Has an Insurer ever refused any proposal of yours, cancelled a policy (or sections thereof) or refused to renew any policy (or sections thereof) or imposed special conditions? | O YES O NO |
| Have you or any member of your household been involved in any civil or criminal litigation in the past 5 (five) years or have you had any civil judgement against you? | O YES O NO |
| Current Insurer: | |
| Policy Number: | |
| Current Insurance Period: | |
| Have you had any claims / losses over the last 5 years? | O YES O NO |

***If yes, please advise us of the following information***

| *Date of Loss:* | *Section and description of claim:* | *Claim Amount:* |
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## 2. NEEDS ANALYSIS

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|---|---|
| 2.1 Will an existing policy schedule be used to work from? | O YES O NO |
| 2.2 Will the Adviser be inspecting the premises to be covered? | O YES O NO |
| 2.3 Physical Address: | |

**INSURED'S RISK ADDRESS**

| | | | |
|---|---|---|---|
| **MAIN RESIDENCE** | | | |
| | | | |
| | | **Area code:** | |
| **Geo-Location (GPS Co-ordinates). Even for a motor only policy.** | ***If you are not sure how to get this, please What'sApp a pin location from this residence to the Broker.*** | | |
| **2nd RESIDENCE** | | | |
| | | | |
| | | **Area code:** | |
| **Geo-Location (GPS Co-ordinates). Even for a motor only policy.** | ***If you are not sure how to get this, please What'sApp a pin location from this residence to the Broker.*** | | |
| **3rd RESIDENCE** | | | |
| | | | |
| | | **Area code:** | |
| **Geo-Location (GPS Co-ordinates). Even for a motor only policy.** | ***If you are not sure how to get this, please What'sApp a pin location from this residence to the Broker.*** | | |

### MAIN RESIDENCE

| **2.4 USE OF DWELLING:** | | **2.5 TYPE OF DWELLING:** | |
|---|---|---|---|
| O Commune | O Hostel | O Private Dwelling | O Flat above ground floor |
| O Hotel | O Guesthouse | O Flat on ground floor | O Double Storey Dwelling |
| O Retirement Village | O Standard Residence | O Townhouse | O Parkhome |
| O Holiday Home | | O Storage Facility | O Wendy House |

### 2nd RESIDENCE

| **2.4 USE OF DWELLING:** | | **2.5 TYPE OF DWELLING:** | |
|---|---|---|---|
| O Commune | O Hostel | O Private Dwelling | O Flat above ground floor |
| O Hotel | O Guesthouse | O Flat on ground floor | O Double Storey Dwelling |
| O Retirement Village | O Standard Residence | O Townhouse | O Parkhome |
| O Holiday Home | | O Storage Facility | O Wendy House |

### 3rd RESIDENCE

| **2.4 USE OF DWELLING:** | | **2.5 TYPE OF DWELLING:** | |
|---|---|---|---|
| O Commune | O Hostel | O Private Dwelling | O Flat above ground floor |
| O Hotel | O Guesthouse | O Flat on ground floor | O Double Storey Dwelling |
| O Retirement Village | O Standard Residence | O Townhouse | O Parkhome |
| O Holiday Home | | O Storage Facility | O Wendy House |

| **PHYSICAL ADDRESS** | **MAIN RESIDENCE** | **2ND RESIDENCE** | **3RD RESIDENCE** |
|---|---|---|---|
| 2.6 Are you the owner of the property | O YES O NO | O YES O NO | O YES O NO |
| 2.7 What is the **construction of the walls**? Brick / Wood / Other<br>*If other, please specify:* | | | |
| 2.8 What is the **construction of the roof**? Tile / Zink / Thatch / Asbestos<br>***If thatch, please answer questions 2.8.1 to 2.8.18:***<br>***If NOT a thatch roof, continue to question 2.12*** | | | |
| 2.8.1 Has the thatch roof been maintained, combed or replaced within the last 5 years?<br>Date last serviced: ____________ | O Maintained<br>O Combed<br>O Replaced | O Maintained<br>O Combed<br>O Replaced | O Maintained<br>O Combed<br>O Replaced |
| 2.8.2 Location / Size: What is the total square meterage covered by thatch roof? | | | |

| PHYSICAL ADDRESS | | MAIN RESIDENCE | 2ND RESIDENCE | 3RD RESIDENCE |
|---|---|---|---|---|
| 2.8.3 | Ridge plate? (Cement / Fibre glass / Thatch or Metal) | | | |
| 2.8.4 | Do you use LP gas inside this residence? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.5 | Is the LP gas bottle inside more that 19kg? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.6 | Do you have a Fire blanket on the entire thatch roof? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.7 | Do you have a Drencher system on the thatch roof? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.8 | Do you have a sprinkler system on the thatch roof? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.9 | Is the thatch roof protected by Thatchsafe or Thatchbore? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.10 | Does the kitchen have a concrete ceiling? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.11 | Is a 4.5kg fire extinguisher installed in each kitchen of the private home? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.12 | Do you have a **brick** chimney through the thatch roof? If yes: | O YES O NO | O YES O NO | O YES O NO |
| | Do you have a Flash plate between the chimney and the thatch? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.13 | Do you have a **metal** chimney through the thatch roof? If yes: | O YES O NO | O YES O NO | O YES O NO |
| | Do you have a Flash plate between the chimney and the thatch? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.14 | Do you have a SABS compliant lightning conductor? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.15 | Do you have a fire hose reel installed? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.16 | Do you have a fire extinguisher? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.17 | Are your premises situated less than 7km from the nearest fire brigade? | O YES O NO | O YES O NO | O YES O NO |
| 2.8.18 | Do you have open fires in the private home? | O YES O NO | O YES O NO | O YES O NO |
| 2.9 Is there a lapa? | | O YES O NO | O YES O NO | O YES O NO |
| 2.9.1 | If so, is the roof thatch or standard? | O Thatch Roof<br>O Standard Roof | O Thatch Roof<br>O Standard Roof | O Thatch Roof<br>O Standard Roof |
| | If thatch, please answer questions 2.9.2 - 2.9.4 | | | |
| 2.9.2 | If the Lapa's roof is constructed of thatch, what is the distance between the main residence and the lapa> | O Less than 3m<br>O More than 3m | O Less than 3m<br>O More than 3m | O Less than 3m<br>O More than 3m |
| 2.9.3 | Roof surface size of this thatch roof in relation to the main structure | O > 15%<br>O < 15% | O > 15%<br>O < 15% | O > 15%<br>O < 15% |
| 2.9.4 | Total Square Metereage covered by thatch roof? | | | |
| 2.10 Type of residence? Residential / Small Holding / Farm or Other?<br>If other please specify: | | | | |
| 2.11 **How many** Geyser do you have? | | Inside:<br>Outside:<br>Electric:<br>Solar:<br>Gas: | Inside:<br>Outside:<br>Electric:<br>Solar:<br>Gas: | Inside:<br>Outside:<br>Electric:<br>Solar:<br>Gas: |
| 2.12 Do you have a back-up power/solar system? | | O YES O NO | O YES O NO | O YES O NO |
| 2.12.1 | Size of Inverter/s? (KW) | KW | KW | KW |
| 2.12.2 | Size of Battery/ies? (KWH) | KWH | KWH | KWH |
| 2.12.3 | Number of Solar Panels? | | | |
| 2.12.4 | Replacement cost of equipment of the back-up power system? | R | R | R |
| 2.12.5 | Where are the solar panels installed? | *Please tick that which is applicable below.* | | |
| | Free Standing Structure at your private residence? | O | O | O |
| | Roof of your home or outbuildings? | O | O | O |
| | Wall of your home or outbuildings? | O | O | O |
| 2.13 Is a profession or business conducted from the premises? | *If yes, please specify:* | O YES O NO | O YES O NO | O YES O NO |

| PHYSICAL ADDRESS | MAIN RESIDENCE | 2ND RESIDENCE | 3RD RESIDENCE |
|---|---|---|---|
| 2.14 Is there an interleading door between the garage and the house? | O YES O NO | O YES O NO | O YES O NO |
| 2.15 Is your home situated within 100m or 500m from the shoreline, river, lake dam or sea? | O 100M O 500M O N/A | O 100M O 500M O N/A | O 100M O 500M O N/A |
| 2.15.1 If yes, were there any previous flood related claims in the past? Please specify: | | | |
| 2.16 Do all windows including louvers, which can open, have burglar bars? | O YES O NO | O YES O NO | O YES O NO |
| 2.17 Do you have security gates in front of all exterior doors and/or sliding doors? | O YES O NO | O YES O NO | O YES O NO |
| 2.17.1 Sliding Doors - security Gates? | O Included<br>O Excluded | O Included<br>O Excluded | O Included<br>O Excluded |
| 2.18 Does the residence have an alarm system connected to a 24 hour control room of a security firm?<br>*If yes, with which security firm?* | O YES O NO | O YES O NO | O YES O NO |
| 2.19 Does the property have a boundary wall/fence of at least 1.8m in height? | O YES O NO | O YES O NO | O YES O NO |
| 2.20 Is the perimeter wall fitted with razor/barbed wire or electric fence?<br>*If yes, please specify:* | O YES O NO | O YES O NO | O YES O NO |
| 2.20.1 Some or all perimeters? | O SOME O ALL | O SOME O ALL | O SOME O ALL |
| 2.21 If there is electric fencing, is it linked with armed response? | O YES O NO | O YES O NO | O YES O NO |
| 2.22 Are there full time security guards on the premises? | O YES O NO | O YES O NO | O YES O NO |
| 2.22.1 With armed response? | O YES O NO | O YES O NO | O YES O NO |
| 2.23 Is there 24 hour access control to the property? | O YES O NO | O YES O NO | O YES O NO |
| *If yes, Remote or Guarded?* | O REMOTE<br>O GUARDED | O REMOTE<br>O GUARDED | O REMOTE<br>O GUARDED |
| 2.24 Do you live in a security complex?<br>*The definition of a security complex is:*<br>*O You must have 24 hour Security Guard on duty*<br>*O There must be access control at the gate.*<br>*O The security complex must have a boundary wall of at least 1.8m high.*<br>*O Electric fencing must be on the perimeter wall of the security complex.* | O YES O NO | O YES O NO | O YES O NO |
| 2.24.1 Do you have 24 hour Security Guard on duty? | O YES O NO | O YES O NO | O YES O NO |
| 2.24.2 Do you have access control at the gate? | O YES O NO | O YES O NO | O YES O NO |
| 2.24.3 Does the security complex have a boundary wall of at least 1.8m high? | O YES O NO | O YES O NO | O YES O NO |
| 2.24.4 Do you have electric fencing on the pereimeter wall of the security complex? | O YES O NO | O YES O NO | O YES O NO |
| 2.25 Will the property be left unoccuied during working hours? | O YES O NO | O YES O NO | O YES O NO |
| 2.26 Are the premises unoccupied for more than 60 consecutive days during the next 12 months? | O YES O NO | O YES O NO | O YES O NO |
| 2.27 Will the property be unoccupied fro more that 7 consecutive days in the first 30 days of cover? | O YES O NO | O YES O NO | O YES O NO |
| 2.28 Will the property be hired or let out? | O YES O NO | O YES O NO | O YES O NO |
| 2.29 Is this an established area? | O YES O NO | O YES O NO | O YES O NO |
| 2.30 Are there new buildings under contruction? | O YES O NO | O YES O NO | O YES O NO |
| 2.31 Is the residence wihin 2km of an informal settlement? | O YES O NO | O YES O NO | O YES O NO |
| 2.32 Is there a granny flat? | O YES O NO | O YES O NO | O YES O NO |
| 2.33 Are there surge arrestors installed on the DB-board of the residence? | O YES O NO | O YES O NO | O YES O NO |

## 3. SECTIONS OF COVER (Select if Required)

| 3.1 Buildings Section: (Homeowners) | MAIN RESIDENCE | 2ND RESIDENCE | 3RD RESIDENCE |
|---|---|---|---|
| O COVER REQUIRED   O NOT TAKEN UP   O NOT APPLICABLE | | | |
| **Main Residence (Building)** | R | R | R |
| *Accidental Damage & Powersurge* | R | R | R |
| *Limited Subsidence & Landslip* | Included | Included | Included |
| *Is full Subsidence & Landslip required?*<br>*Full subsidence and landslip will be subject to Insurer's approval on receipt of a **Geotechnical Report**. This report is vital to identify potential risks and hazards that can result in structural failures, building degradation, environmental damage, and more.*<br>*If approved by the Insurer, an additional premium will be charged.* | O YES O NO | O YES O NO | O YES O NO |
| **Granny Flat (Building)** | R | R | R |
| *Accidental Damage & Powersurge* | R | R | R |
| *Limited Subsidence & Landslip* | Included | Included | Included |
| *If full Subsidence & Landslip has been requested, the same will apply as per the main residence.* | As per Main Residence, if requested | As per Main Residence, if requested | As per Main Residence, if requested |
| **Lapa (Building)** | R | R | R |
| *Accidental Damage & Powersurge* | R | R | R |
| *Limited Subsidence & Landslip* | Included | Included | Included |
| *If full Subsidence & Landslip has been requested, the same will apply as per the main residence.* | As per Main Residence, if requested | As per Main Residence, if requested | As per Main Residence, if requested |
| **Wendy House (Wood Construction) (Building)** | R | R | R |
| *Accidental Damage & Powersurge* | R | R | R |
| Is there a Bond on the property?<br>***If yes, please specify with which Bank*** | O YES O NO | O YES O NO | O YES O NO |

| 3.2 Contents Section: (Householders) | MAIN RESIDENCE | 2ND RESIDENCE | 3RD RESIDENCE |
|---|---|---|---|
| O COVER REQUIRED   O NOT TAKEN UP   O NOT APPLICABLE | | | |
| **Main Residence (Contents)** | R | R | R |
| *Accidental Damage & Powersurge* | R | R | R |
| **Granny Flat (Contents)** | R | R | R |
| *Accidental Damage & Powersurge* | R | R | R |
| **Lapa (Contents)** | R | R | R |
| *Accidental Damage & Powersurge* | R | R | R |
| **Wendy House (Contents)** | R | R | R |
| *Accidental Damage & Powersurge* | R | R | R |

**3.3 Personal Liability: Automatically included**

**3.4 Personal Accident:** *Additional form (Please request application form from underwriting)*

O COVER REQUIRED   O NOT TAKEN UP   O NOT APPLICABLE

**3.5 All Risk Section:**

O COVER REQUIRED   O NOT TAKEN UP   O NOT APPLICABLE

| | |
|---|---|
| **Clothing and Personal Effects: (Unspecified All Risks)** | R |

| **Specified Items: (Full Description - Make, Model)**<br>**Please note that all electronic equipment such as laptops, cell phones, camera's, video camera's, Ipad's, hearing aids, etc. MUST BE SPECIFIED** | **Serial Number** | **Replacement Value** |
|---|---|---|
| | | |
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| Specified Items: (Full Description - Make, Model)<br>Please note that all electronic equipment<br>such as laptops, cell phones, camera's, video camera's, Ipad's, hearing aids, etc. MUST BE SPECIFIED | Serial Number | Replacement Value |
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**3.6 Motor Section:**
*Includes Caravans, Trailers, Golf Carts and Motorcycles*

O COVER REQUIRED    O NOT TAKEN UP    O NOT APPLICABLE

| Details | No. 1 | No. 2 | No. 3 |
|---|---|---|---|
| Make: E.g: Volkswagen | | | |
| Model: E.g: Amarok 2.0 Bitdi Highline | | | |
| Year model: | | | |
| Manual or Automatic: | O Manual O Automatic | O Manual O Automatic | O Manual O Automatic |
| Registration Number: | | | |
| VIN Number: | | | |
| Engine Number: | | | |
| Overnight Parking: | O Locked Garage O Carport<br>O Behind locked Gates<br>O In the Open | O Locked Garage O Carport<br>O Behind locked Gates<br>O In the Open | O Locked Garage O Carport<br>O Behind locked Gates<br>O In the Open |
| Security: Factory fitted / Tracking / After market fitted alarm or gearlock | O Factory fitted Alarm<br>O Tracking Device<br>O After Market Alarm<br>O Gearlock | O Factory fitted Alarm<br>O Tracking Device<br>O After Market Alarm<br>O Gearlock | O Factory fitted Alarm<br>O Tracking Device<br>O After Market Alarm<br>O Gearlock |
| ***If you have a tracking device fitted, with which company?*** | | | |
| Colour of vehicle: | | | |
| Is the colour metalic: | O YES O NO | O YES O NO | O YES O NO |
| Use of vehicle: | O Private O Business | O Private O Business | O Private O Business |
| ***If Business use, please specify:*** | | | |
| Cover required: | O Comprehensive<br>O Third Party, Fire & Theft<br>O Third Party Only | O Comprehensive<br>O Third Party, Fire & Theft<br>O Third Party Only | O Comprehensive<br>O Third Party, Fire & Theft<br>O Third Party Only |
| Car Hire: | O YES O NO | O YES O NO | O YES O NO |
| Manual or Automatic: | O Manual O Automatic | O Manual O Automatic | O Manual O Automatic |
| Excess Waiver:<br>*(Buy back of Excess)* | O YES O NO | O YES O NO | O YES O NO |
| Financing on vehicle: | O YES O NO | O YES O NO | O YES O NO |
| ***If yes with whom?*** | | | |
| Do your require credit shortfall cover? | O YES O NO | O YES O NO | O YES O NO |

| Details | No. 1 | No. 2 | No. 3 |
|---|---|---|---|
| Registered owner: | Name: | Name: | Name: |
| | ID Number: | ID Number: | ID Number: |
| Regular driver: | Name: | Name: | Name: |
| | ID Number: | ID Number: | ID Number: |
| | License Date: | License Date: | License Date: |
| | License code: (A, A1, B, C1, C, EB, EC1, E.C.) | License code: (A, A1, B, C1, C, EB, EC1, E.C.) | License code: (A, A1, B, C1, C, EB, EC1, E.C.) |
| Risk address of vehicle if NOT kept at main residence E.g: Pta, Jhb, Potch, Etc. | | | |
| **Details** | **No. 1** | **No. 2** | **No. 3** |
| Trans Union Code: (*Office Use* ) | | | |
| Sum Insured: | R | R | R |
| **LIST THE EXTRA'S ON THE VEHICLE WITH THEIR RESPECTIVE VALUES**<br>E.g: Towbar / Canopy / Bull Bar etc. | | | |
| Description:<br>Value: | E.g. Towbar<br>E.g. R 10 000.00 | E.g. Canopy<br>E.g. R 20 000.00 | E.g. Bull Bar<br>E.g. R 15 000.00 |
| Description:<br>Value: | | | |
| Description:<br>Value: | | | |
| Description:<br>Value: | | | |
| Description:<br>Value: | | | |
| Description:<br>Value: | | | |
| Description:<br>Value: | | | |
| Description:<br>Value: | | | |

**3.7 Watercraft:** Additional form (Please request proposal form from underwriting, so as that a quote may be prepared.)

**O COVER REQUIRED** **O NOT TAKEN UP** **O NOT APPLICABLE**

**PROTECTION OF PERSONAL INFORMATION:**

We at LVM Insurance Brokers CC (LVM), respect your constitutional right to privacy. We are committed to and bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPIA") regarding the acquisition (collection), usage, retention, transmission, deletion and sharing of your personal information. We will check and validate the information you provide through legal means. We have reasonable security measures in place to protect your personal information. Your personal information herein collected is for the primary purpose of providing you access to the services and products we provide and all other activities and processes incidental to and relevant to this purpose/s. Your information shall be kept confidential, however, we shall disclose it to certain third parties as required and other Insurers for the specific purpose of insurance (including value-added products) and to reduce and prevent any form of fraudulent activity. Sharing of information includes, but is not limited to, information sharing as arranged via the South African Insurance Association. You hereby give consent and fully understand the reason for LVM to process, use, share and retain your personal information for its designated purpose/s and you confirm the accuracy of the information. You may request LVM to amend, update, change or correct your personal information processed by us by sending a request to your Broker or our Deputy Information Officer, Rachel Pietersen at rachel@lvm.bz. If you require more information on how we deal with your personal information and your rights in this regard, we will gladly provide you with a copy of our Privacy Notice. Should you decide to terminate our business relationship you further consent to LVM retaining the information in line with the legally permitted retention period, for statistical and reporting purposes only. Should you decide not to accept the proposal, the information collected, will be de-identified (on your request) and only used for statistical and research purposes.

## IMPORTANT DISCLOSURES:

**It is imperative that you, the insured continuously disclose the following information as and when it becomes material. Non-disclosure might change the policy terms & conditions, which could result in the contract treated as null and void from inception. It could influence the premium as well as the cover once we (LVM / Insurance Company) become aware of this.**

* Continuously disclose material information that influences your policy, as and when it happens or when you become aware of it.
* Non-disclosure of material facts at inception of the policy could result in the policy being voided from inception. Premiums and cover could change if LVM / Insurance company become aware of this.
* Avoid misrepresentation of material facts that could affect the insured risk at any time.
* Ensure that you have provided us with a full description of all your security and risks (E.g.: should you convert from a private residence to a B&B or a vehicle is kept at a different risk address, etc.). Incomplete descriptions could form a risk that you might not receive full cover in terms of your policy.
* Ensure that you notify us immediately of any material changes in your risk profile (e.g. a change of risk address,activities, property unoccupied or construction, etc.)
* For insurable interest purposes ensure that you do not insure the following assets on your policy (a) vehicles not registered in the Insured's name (b) property not belonging to the insured.

## CUSTOMER ADVICE ACKNOWLEDGEMENT AND DECLARATION:

I warrant that the answers on this proposal are true and complete, and I do not know of any material facts, even though specific questions about them have not been asked, that should be communicated to LVM Insurance Brokers and / or the Insurer.

The advice and subsequent product recommendation given in this proposal is largely based on information relating to my financial circumstances given to my intermediary by myself. I understand that material non-disclosure could result in inappropriate product(s) being recommended to me.

I acknowledge that the intermediary has advised me of my obligation to disclose any mentioned changes in risk and I understand that it is my responsibility to inform LVM and / or the Insurer of any such changes.

I acknowledge further that the Financial Advisor has advised me of the most common cover options where restricted and / or where no cover is applicable in the event of a claim, in which case an additional premium change for a higher compensation limit will apply.

I agree that this proposal shall be the basis of the contract between the Insurer and myself and that if this proposal is being filled in on my behalf, the person is acting as my Broker / Agent.

**Notwithstanding the information provided by the intermediary, I acknowledge that I have an obligation to familiarize myself with the terms, conditions, extensions, and exclusions of the product(s) that I have purchased.**

I will accept the Standard Policy Wording and Schedule of the chosen Insurer.

I know that this Insurance will not commence until this proposal has been accepted by the Insurer.

I agree that LVM Insurance Brokers and / or the Insurer may utilise the records of one or more of the registered Credit Bureau to: Perform a credit search when assessing my application for insurance; monitor my payment behaviour; record the existence of my policy and transmit details of my claims and of how my premium payments are conducted.

If you cannot sign this declaration unconditionally, please give us your reasons:

| | | |
|---|---|---|
| | | |
| ***CLIENT NAME*** | ***SIGNATURE*** | ***DATE*** |