



# All Secure Self Storage Storer's Declaration

<b>All Secure Self Storage 94 Carmen Road, CHRISTCHURCH</b>	
Name of Storer	
Postal Address	
Sum Insured	
The Sum Insured represents the replacement value of the property to be insured. The Sum Insured is not to exceed \$50,000 for any one loss or series of losses arising out of the one occurrence unless otherwise agreed by the Insurers, or exceed \$50,000 for any one Burglary, forced entry or exit.	
Period of Cover	From:     /     /                      To:     /     /
Monthly Premium	\$
Cover shall commence from the date of payment of the insurance premium and continue for the period for which the premium remains paid. Premiums must be paid in advance.	
Deductibles	\$ 100 each and every Claim
	Earthquake: Christchurch       – 2.5 % of the loss with a minimum of \$2,500 Wellington Regions – 5% of the loss with a minimum of \$5,000 Auckland Regions  – 1% of the loss with a minimum of \$1,000

<b>INSURED LOSSES:</b> The policy covers loss or damage caused by: <ul style="list-style-type: none"> <li>• Fire, lightning, explosion</li> <li>• Storm and/or flood</li> </ul>	<ul style="list-style-type: none"> <li>• Impact by aircraft and other aerial devices and articles dropped therefrom;</li> <li>• Burglary from a securely locked building or storage unit</li> </ul>
<b>PROPERTY INSURED:</b> All property can be insured except the following which the insurance detailed herein does not cover: <ul style="list-style-type: none"> <li>• Any flammable liquid or gas except for small amounts of petrol, oil or diesel fuel incidental to the storage of cars &amp; boats.</li> <li>• Any corrosive chemical or nitrate</li> <li>• Tobacco or cigarettes</li> <li>• Wine, beer or other alcohol over \$5,000 in total value</li> <li>• Paint</li> <li>• Tyres in bulk (more than four (4))</li> <li>• Perishable Goods</li> <li>• Motor Vehicles or Motor Cycles of any kind;</li> </ul>	
<ul style="list-style-type: none"> <li>• Money, coin and/or stamp collections, deeds securities or</li> <li>• Other negotiables, jewellery or furs</li> <li>• Property not contained in a securely locked building or lockup</li> <li>• Artworks and paintings, over \$1,000 in value for any one item, not more than \$5,000 in total value</li> <li>• Photographic equipment, video equipment or computers over \$1,000 in value for any one item</li> <li>• Boats, jet skis, or any pleasure craft other than non powered personal recreation vessels less than 3 metres in length</li> </ul>	

### SPECIAL CONDITIONS

1. The Insurers will not allow any refund of premium for early removal of the Insured Property.
2. Coverage shall be interpreted in accordance with the Insurance Policy underwritten by QBE
3. You must give written notice to the Insurers of any claim within 30 days following discovery of any loss insured under this policy.
4. In support of any claim, You must submit to US all information required such as declarations, receipts and co-operate with us at all times.
5. Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.
6. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.
7. If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

**WHAT TO DO IN THE EVENT OF A CLAIM:** please contact: Karen Peyton AON New Zealand Limited  
 Telephone 03 367 2800 Facsimile 03 367 2899 email [karen.peyton@aon.co.nz](mailto:karen.peyton@aon.co.nz)

Storer's Signature		Date:     /     /
All Secure Self Storage (Authorised Signature)		Date:     /     /