

Quadrant

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Your Duty of Disclosure

The duty of disclosure is an important legal requirement which applies to insurance. You have a continuing legal duty to disclose to FMG everything that is material to the risk to be insured under this contract. If you do not do this, FMG will be able to treat the policy as having been void from the beginning, meaning no claims will be payable. You also have a continuing duty to notify FMG of any change in circumstance which increases and/or alters the risk insured. If you fail to do so, FMG may refuse to meet any claim and/or bring your policy to an end from the date of failure

Examples of information you may need to disclose include:

- any circumstances which could increase the risk of an insurance claim;
- any criminal offence;
- any cancellation, refusal to renew Insurance, or imposing of special terms by another insurance company;
- any Insurance claim you have made in the past

Examples of information you do not need to disclose include:

- anything you have already told us, or that we should be expected to know in the ordinary course of our business;
- anything we say you do not need to tell us;
- anything that is common knowledge;
- anything that reduces the risk of an insurance claim

These examples are intended as a guide to help you understand your duty of disclosure. If you are not sure whether you need to disclose a particular piece of information, please ask. If you fail to meet your duty of disclosure, the consequences can be serious. You may find that you never had any insurance at all.

When in doubt – disclose. Please remember that all information will be treated confidentially

Claims Paying Rating Ability

FMG which incorporates Farmers' Mutual Group and FMG Insurance Limited has been assigned a Claims Paying Ability Rating of **A Excellent** as accorded by the international rating agency A.M. Best Company 15 June 2010.

The Rating Scale is:

A++ and A+ Superior | A and A- Excellent | B++ and B+ Very Good | B and B- Fair | C++ and C+ Marginal | C and C- Weak | D Poor | E Under Regulatory Supervision | F In Liquidation | S Rating Suspended

Privacy policy

The proposal contains personal information relating to you and/or your business. We collect this information to enable us to fully evaluate your proposal and subsequently administer your policy(ies). We may also use this information to advise you of our products and services. We may require further information later on if you make a claim or wish to renew your policies with us. The proposal also authorises us to collect relevant information about you and/or your business from third parties, such as other insurers and insurance brokers.

However, we fully understand the importance of protecting your personal, commercial and financial information. We also respect your right to privacy and therefore we will not share your information unless authorised to do so under the Privacy Act 1993. Your information will be held securely by us, within our organisation, and you are entitled to access and correct the information you have provided, as set out in the Privacy Act 1993.