

Business Insurance | Property Owners

Insurance Application & Proposal

Intermediary _____ Interim Cover No. _____

The Proposer

Insured Name _____

Business/Trading Name _____

Are you registered for GST purposes? Yes No What is your ABN _____

Postal Address _____

Postcode _____

Contact No. Phone _____ Fax _____ Mobile _____

Email Address _____ Website _____

Other Interested Parties _____

Period of Insurance From _____ To _____

General Information

A. Have You, in the last 5 years

- made any claim(s) on an insurer for loss or damage? Yes No
- had any insurance declined or cancelled, proposal/ application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer? Yes No
- suffered any loss or damage which would have been covered by the proposed insurance policy? Yes No

B. Have You or Your Partners or Directors

- ever been declared bankrupt? Yes No
- in the last 10 years been involved in a company or business which became insolvent or was under the control of a liquidator or receiver? Yes No
- been convicted of any criminal offence or served a prison sentence? Yes No

If you answered YES to any question in (A) or (B) above, please provide full details in the space below

Details of the Property

Location(s) _____

Postcode _____

Construction Details

Number of Stories _____ Age _____

Walls Brick/Concrete % _____ Timber % _____ Iron% _____

Floors _____ Roof _____

If any EPS panelling, what percentage of total building area? _____

Are the Premises National Trust or Heritage Listed? Yes No

Is the premise currently occupied? Yes No By whom? Tenant/Owner Occupied/Owner

If your property is multi-tenanted, please show the occupation of each tenant

1 _____ 2 _____ 3 _____

4 _____ 5 _____ 6 _____

Protection

Are there

Fire Sprinklers? Yes No Single/Dual Supply Area Coverage % _____

Fire Detectors? Yes No Heat/Thermal/Both Area Coverage % _____

- Burglary Protection Deadlocks on all external doors
 Bars/grills on all external windows
 Monitored Back to Base Alarm
 Local Alarm only

Do You, the Tenant

Store or use any dangerous substances? Yes No

Use any process that uses heat? Yes No

If Yes, Please provide details _____

Section 1 - Fire and Perils

Sum Insured

Buildings (including costs of fees, removal of debris)

\$ _____

Landlords Fixtures and Fittings

\$ _____

All Other Property

\$ _____

Do you want Replacement Cover for Building?

Yes No

Section 2 - Profits

Part A - Loss of Income

Indemnity Period

_____ Months

Expected Income/Rentals

\$ _____

Part B - Claim Preparation Costs

\$ _____

Part C - Records

\$ _____

Part D - Extra Costs

\$ _____

Part E - Debts

\$ _____

Section 3 - Accidental Damage

Covers the items insured under Section 1

\$ _____

Section 4 - Burglary

Landlords Fixtures and Fittings

\$ _____

All other Property

\$ _____

Section 5 - Glass

External and Internal Glass

Yes No

External Glass ONLY

Yes No

Glass or Plastic Signs

\$ _____

Section 6 - Money

- | | | |
|--|----|-------|
| 1. In Transit | \$ | _____ |
| 2. At the location during Your Business Hours | \$ | _____ |
| 3. In a locked safe or strongroom at the location when your business is closed | \$ | _____ |
| 4. In a building at the location when Your Business is closed | \$ | _____ |
| 5. Your or an Employee's home | \$ | _____ |

Section 7 - Engineering

Part A - Machinery Breakdown (Please enter the number of units you have)

Air-Conditioning, Electronic Motors, Ventilations and Exhaust Systems

Group 1 - Rated power per unit 10 kilowatts or less **No. of Units** _____ **\$5,000 Per Unit**

Group 2 - Rated power 10 to 30 kilowatts per unit **No. of Units** _____ **\$5,000 Per Unit**

Part B - Boiler (All units must be registered) Sum Insured \$ _____

Type, Make and Model of Boiler _____

Power of each Boiler	1	_____	Kilowatts
	2	_____	Kilowatts
	3	_____	Kilowatts

Section 8 - Electronics

Please show the Make and Model of Equipment to be covered		Sum Insured
1	_____	Sum Insured \$ _____
2	_____	Sum Insured \$ _____
3	_____	Sum Insured \$ _____
4	_____	Sum Insured \$ _____

Optional Extensions (Please enter the number of units you have)

1. Cover anywhere in Australia. Please list the item numbers _____

Section 9 - Employee Theft

Not applicable under this Property Owners Cover

Section 10 - Portable Items

Not applicable under this Property Owners Cover

Section 11 - Transit

Not applicable under this Property Owners Cover

Property Owners Liability Insurance

If you have selected Property Owners Liability Insurance please complete this section.
(A separate Property Owners Liability Insurance Policy will be issued)

Limit of Indemnity Required

Public Liability - Limit any one occurrence

\$ _____

Products Liability

Not Insured

Claims History

Please give full details of all Claims and/or complaints made against You in the past five (5) years

Important Notices

Your Duty of Disclosure

This policy is subject to The Insurance Contracts Act 1984. Under that Act You have a Duty of Disclosure.

This means:

- When You ask for cover, You must tell Us all that You know about the risk that You want covered which may affect Our decision:
 - To offer You cover, and
 - The terms and the cost of such cover.
- If You ask for the cover to be renewed, extended, altered or reinstated You must tell Us:
 - If there have been any changes in what is covered, and
 - Of all things that may increase the chances of a claim.

What You Don't Have to Tell Us

You do not have to tell Us of anything;

- That reduces the chances of a claim. But, if You do, it may let Us offer You better terms.
- That is common knowledge.
- That we should know as a normal part of Our business.
- If We waive Your Duty of Disclosure.

Non-Disclosure

If You don't tell Us something that You know which may affect Our decision to offer You cover or the terms of that cover We may be allowed to:

- Reduce the amount that We have to pay for a claim. This may mean that We would pay You nothing.
- Cancel this policy. We may even be allowed to cancel this policy from the date that the cover started if You lie to Us or deliberately keep information from Us or mislead Us.

Declaration

By signing this Proposal form You declare that:

Please sign below

1. You have read the above Important Notices
2. You understand and have complied with Your Duty of Disclosure.
3. The property that You want covered is in good condition.
4. All the information You have given in this form is correct.

Signature _____

Date _____

Title/Position _____