

Business Insurance | Property Owners - Vacant

Insurance Application & Proposal

Intermediary _____ Policy 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

- | | | |
|---|------------------------------|-----------------------------|
| 1. made any claim(s) on an insurer for loss or damage? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. had any insurance declined or cancelled, proposal / application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. suffered any loss or damage which would have been covered by the proposed insurance policy? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

B. Have You or your Partners or Directors

- | | | |
|---|------------------------------|-----------------------------|
| 1. ever been declared bankrupt? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. 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 <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. been convicted of any criminal offence or served a prison sentence? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

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 _____ Year Built _____

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?

If No, how long has the premises been vacant? _____

Note: You have a duty to notify changes in tenancy and occupation.

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

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

Not applicable under this Property Owners Cover

Section 3 - Accidental Damage

Not applicable under this Property Owners Cover

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

Not applicable under this Property Owners Cover

Section 7 - Engineering

Not applicable under this Property Owners Cover

Section 8 - Electronics

Not applicable under this Property Owners Cover

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.

You have this duty until We agree to insure You.

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:

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.

Please sign below

Signature _____

Date / / _____

Title/Position _____