

Industrial Special Risks

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 Business

Business Occupation (please describe fully)

Location(s) (if more than one, please attach asset schedule)

Postcode

Construction Details

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

Floors _____ Roof _____

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

Number of Stories _____ Year Built _____

Are the Premises National Trust or Heritage Listed? Yes No

Is the premise currently occupied? Yes No By whom?

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

1. _____ 2. _____ 3. _____

4. _____ 5. _____ 6. _____

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

Do you

Store or use any dangerous substances? Yes No

Use any process that uses heat? Yes No

If Yes, Please provide details:

Section 1 - Material Damage

Limit of Liability (Any one loss or series of losses arising out of one event at any one situation)

Section 1 - Material Damage

\$ _____

Sub Limits of Liability and deductibles

Sub-Limits

1. Burglary (other than money)

\$ _____

2. Theft (without forcible / violent entry)

\$ _____

3. Theft of Property in the Open Air

\$ _____

4. Accidental Damage (excluding glass)

\$ _____

5. Damage to Glass

Replacement Value

6. Money

(a) In transit or bank night safe

\$ _____

(b) On premises during business hours

\$ _____

(c) On premises outside business hours

\$ _____

(d) In security locked safe

\$ _____

(e) In personal custody / residence of authorised persons

\$ _____

7. Cost of Demolition & Removal of Debris

\$ _____

8. Other _____

\$ _____

Declared Value (In accordance with the basis of settlement)

Section 1 - All Property

\$ _____

Deductible(s) _____

Section 2 - Consequential Loss

Limit of Liability (In accordance with the basis of settlement)

Section 2

\$ _____

1. Gross Profit

\$ _____

2. Professional Fees & Claims Preparation Costs

\$ _____

3. Payroll (Dual Wages Basis)

\$ _____

a) 100% for _____ Weeks

b) _____ % for _____ Weeks

c) _____ Weeks consolidation period

4. Additional Increased Cost of Working

\$ _____

5. Other _____

\$ _____

Indemnity Period

_____ Months

Uninsured Working Expenses (Note: If not 100% please show proportions)

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:

1. 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:
 - (a) To offer You cover, and
 - (b) The terms and the cost of such cover.
2. If You ask for the cover to be renewed, extended, altered or reinstated You must tell Us:
 - (a) If there have been any changes in what is covered, and
 - (b) 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;

1. That reduces the chances of a claim. But, if You do, it may let Us offer You better terms.
2. That is common knowledge.
3. That we should know as a normal part of Our business.
4. 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:

1. Reduce the amount that We have to pay for a claim. This may mean that We would pay You nothing.
2. 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 _____