

## 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 (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 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. | _____ | Kilowatt |
| 2. | _____ | Kilowatt |
| 3. | _____ | Kilowatt |

## 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.

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** \_\_\_\_\_