

about | PROPERTY



IMPORTANT INFORMATION: PLEASE READ THE FOLLOWING INFORMATION BEFORE COMPLETING THIS PROPOSAL

Obtaining a Quotation

To minimise delays in obtaining a quotation please provide complete answers to all questions in this proposal and attach relevant brochures, CVs, etc. that you believe will help us understand your business.

Your Duty of Disclosure

The requirement of full and frank disclosure of anything which may be material to the risk for which you seek cover (for example, claims, whether founded or unfounded), is of the utmost importance with this type of insurance.

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

Non-disclosure (if you do not tell us something)

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Subrogation Agreements

Where another person would be liable to compensate you for any legal liability for loss, destruction, damage or injury otherwise covered by this insurance, but you have agreed with that person either before or after the loss, destruction, damage or injury occurred that you would not seek to recover any monies from that person, we will not cover you under this insurance for such legal liability for loss, destruction, damage or injury.

Privacy

About Underwriting value the privacy of your personal information and we will ensure the handling of your personal information is dealt with in accordance with the *Privacy Act 1988* (Cth) (the Act) and the relevant Australian Privacy Principles. Our full privacy policy can be accessed at aboutunderwriting.com.au

When we provide insurance products and/or services, we ask you for the personal information we need to assess applications for insurance policies, to administer and manage insurance policies and to investigate and handle claims. This can include a broad range of information ranging from your name, date of birth, address and contact details to other information about your personal affairs including your profession, financial affairs including financial statements, any criminal convictions or claims.

We may need to disclose personal information that you provide us to contractors, coinsureds, insurers and underwriters (who may be located overseas), lawyers, claims adjusters and others engaged by About Underwriting to enable them to administer policies or handle claims. Regardless of the information shared, we will take all reasonable steps to ensure that the above parties protect your information in the same way that we do.

Our Privacy Policy shown in the above link contains information about how you can access the information we hold about you, ask us to correct it, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by emailing to privacy@aboutunderwriting.com.au

Consent

By visiting any of our websites, online quotation systems, applying for, renewing or using any of our products or services you agree to your information being collected, held, used and disclosed as set out in our Privacy Policy.

Claims Conditions

Reporting and Notice

Every claim made against you (the insured) shall be notified to us as soon as practicable, and in any event, prior to the expiry of the Period of Insurance or Extended Reporting Period (if applicable), and all documentation and correspondence pertaining to such claim shall be forwarded to us as soon as practicable after receipt.

All notifications of claims must be sent to:

claims@aboutunderwriting.com.au

Attention: Claims Manager

About Underwriting Pty Ltd

PO Box 16106

Collins Street West, Melbourne, VIC 8007

Complaints, Disputes or Feedback

If you wish to make a complaint or provide feedback about our products or services, or a Privacy breach, you can contact us at complaints@aboutunderwriting.com.au or privacy@aboutunderwriting.com.au. Please refer to our complaints & disputes process detailed at aboutunderwriting.com.au

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact:

Lloyd's Underwriters' General Representative in Australia

Suite 1603 Level 16, 1 Macquarie Place

Sydney NSW 2000

Telephone Number: (02) 8298 0783

Email: ldraustralia@lloyds.com

Complaints that cannot be resolved can be escalated to an independent dispute resolution body; Australian Financial Complaints Authority (AFCA). This external dispute resolution body has the ability to make decisions of which About Underwriting are obliged to comply. Contact details are:

Australian Financial Complaints Authority

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

Internet: <https://www.afca.org.au>

GPO Box 3, Melbourne, VIC 3001

Industrial Special Risks Proposal

This Proposal is for Industrial Special Risk Property Insurance.

“You/your” in this Proposal means the “Named Insured”.

About you

1. Named insured(s):

2. Trading name(s):

3. ABN:

Are you registered for GST?

Yes No

4. Contact:

Phone (Business):

Email:

5. Web address(es):

6. Postal Address:

State:

Postcode:

7. Details of Interested Parties:

Party 1

Name:

Address:

State:

Postcode:

Type of Interest:

Party 2

Name:

Address:

State: Postcode:

Type of Interest:

8. Have you or any director/partner/manager of the business ever:

- Had insurance declined or cancelled? Yes No
- Had an insurer refuse or not invite renewal? Yes No
- Had any special conditions imposed on a policy of insurance? Yes No
- Had a special excess imposed on a policy of insurance? Yes No
- Had a claim rejected under a policy of insurance? Yes No
- Been declared bankrupt or put into receivership or liquidation? Yes No
- Been charged with or convicted of a criminal offence? Yes No

About your business

9. Business address:

State: Postcode:

For multiple locations please refer to the additional information section at the end of the proposal form.

10. Are you the owner of the premises? Yes No

11. Please provide a detailed description of the Professional Services carried out:

by your own business:

by other occupants:

12. How many years has the insured been operating this type of risk?

13. Is the building currently occupied? Yes (please complete the following)
 No (go to 14.)

If 'Yes', please list each of the occupants below or attach a separate page if required.

14. Number of Employees:

15. Please provide a percentage split of the states in which you generate your income:

ACT: <input type="text"/>	NSW: <input type="text"/>	NT: <input type="text"/>	QLD: <input type="text"/>	SA: <input type="text"/>
TAS: <input type="text"/>	VIC: <input type="text"/>	WA: <input type="text"/>	O/S: <input type="text"/>	Total: <input type="text"/>

About your building(s)

The following information is required for each building.

16. Building Materials:

Walls		Roof		Floors	
<input type="checkbox"/> Brick/Concrete	<input type="checkbox"/> Iron	<input type="checkbox"/> Concrete	<input type="checkbox"/> Iron	<input type="checkbox"/> Concrete	<input type="checkbox"/> Fibro/Asbestos
<input type="checkbox"/> Timber	<input type="checkbox"/> Fibro/Asbestos	<input type="checkbox"/> Timber		<input type="checkbox"/> Timber	
Other:				Other:	
If mixed construction, please detail percentages of each:				If mixed construction, please detail percentages of each:	
Brick/Stone:				Brick/Stone:	
Wood:				Wood:	
Other:				Other:	

17. Are there any EPS (expanded polystyrene) insulated panel walls? Yes (please complete the following)
 No (go to 18.)

If Yes, what is the percentage of total floor area?

Is the EPS internal or external

Is there a current self inspection programme in place? Yes No

18. Does the premises have asbestos? Yes (please complete the following)
 No (go to 19.)

Roof and walls Roof only Walls only

If Yes, what is the percentage?

19. Does the premises contain any Aluminium Composite Panel? Yes (please complete the following)
 No (go to 20.)

If Yes, what is the percentage?

20. What year was the property built?

If the property is more than 30 years old, please answer the following questions:

a) what year was the wiring and switchboard last replaced?

b) what year was the wiring last certified as compliant by a qualified electrician?

c) what year was the last thermographic scan carried out with no faults recorded?

d) what year was the plumbing last serviced or inspected by a qualified plumber?

21. Has the roof been replaced or improved since the premises were built? Yes No

If "Yes", please specify the year the roof was replaced or improved:

22. Declared Values			
Section 1 - Material Loss or Damage			
Building		Removal of Debris	
Plant, Machinery & Contents		Extra Cost of Reinstatement	
Stock			
Section 1 Total Declared Value			
Section 2 – Consequential Loss			
Gross Profit		Claims Preparation Costs	
Payroll		Additional Increase in Cost of Working	
Loss of Rent			
Section 2 Total Declared Value			
Indemnity Period	months		
Dual Basis Payroll Limits	Initial Period	for	weeks
	Remainder Period	for	weeks
	Consolidated Period	for	weeks
Uninsured Working Expenses (Note: If not 100% please show proportions)			

23. Does the business premises have:	Building 1
Double water supply fire sprinkler system	<input type="checkbox"/> Yes <input type="checkbox"/> No
Single water supply fire sprinkler system	<input type="checkbox"/> Yes <input type="checkbox"/> No
Smoke detectors with local sounder	<input type="checkbox"/> Yes <input type="checkbox"/> No
Smoke detectors monitored externally 24hrs/day	<input type="checkbox"/> Yes <input type="checkbox"/> No
Monitored hard-wired smoke detectors	<input type="checkbox"/> Yes <input type="checkbox"/> No
Thermal detectors with local sounder	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hose reels covering all floor areas	<input type="checkbox"/> Yes <input type="checkbox"/> No
Fire extinguishers of the type and quantity required to meet	<input type="checkbox"/> Yes <input type="checkbox"/> No

Australian Standards		
Deadlocks on all external doors		<input type="checkbox"/> Yes <input type="checkbox"/> No
Key locks on all external doors		<input type="checkbox"/> Yes <input type="checkbox"/> No
Bars and grills or metal shutters on all external windows		<input type="checkbox"/> Yes <input type="checkbox"/> No
Bollards across roller doors or at the front of the building?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Burglar alarm system with local sounder		<input type="checkbox"/> Yes <input type="checkbox"/> No
Burglar alarm system back to base:		
	Digital dial type	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Direct dial type	<input type="checkbox"/> Yes <input type="checkbox"/> No
A monitored alarm that is wireless?		<input type="checkbox"/> Yes <input type="checkbox"/> No
An alarm that will be activated if your front window glass is broken?		<input type="checkbox"/> Yes <input type="checkbox"/> No
A panic button?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Security patrols		<input type="checkbox"/> Yes <input type="checkbox"/> No
Sufficient perimeter lighting		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are staff trained to use all fire protection equipment?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there service agreements in place on all fire protection equipment?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Frequency of fire protection equipment service? (e.g., biannually)		
Date last serviced:		
Other protection		<input type="checkbox"/> Yes <input type="checkbox"/> No

Please describe other protection:

24. Is there cooking on site? Yes (please complete the following)
 No (go to 25.)

Kitchen				
Cuisine/Style:				
<input type="checkbox"/> Natural Gas	<input type="checkbox"/> LPG	<input type="checkbox"/> Electric	<input type="checkbox"/> Stoves/Ovens	<input type="checkbox"/> Hot Plates/Grills
<input type="checkbox"/> Deep Fryers	<input type="checkbox"/> Woks	<input type="checkbox"/> Salamanders	<input type="checkbox"/> Other:	
Number of deep fryers:		Total combined volume of deep fryers:		
Are all deep fryers thermostatically controlled with automatic cut-off switches?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Frequency of cleaning filters	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			
Frequency of cleaning canopies	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			
Filter and canopy cleaning carried out by	<input type="checkbox"/> Staff <input type="checkbox"/> Contractor			
Frequency of cleaning ducting/flues	<input type="checkbox"/> Fortnightly <input type="checkbox"/> 3 monthly <input type="checkbox"/> Annually			
Ducting/flue cleaning carried out by	<input type="checkbox"/> Staff <input type="checkbox"/> Contractor			
Contractor details:				
Fire blanket installed in kitchen	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Minimum of 2 x 4.5 dry or wet chemical fire extinguishers installed in kitchen?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

25. Is there any woodworking on the site? Yes (please complete the following)
 No (go to 26.)

Processes	
<input type="checkbox"/> Cutting/Sanding	<input type="checkbox"/> Upholstery
<input type="checkbox"/> Varnishing/Painting/Lacquering/Spray Painting/Adhesive Application	
Housekeeping	
Floors and machinery cleaned	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly
How often are the Roof Frame and Walls cleaned?	
Waste and Off-cuts removed from site	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly
Is there any dust accumulation in the premises, especially on	<input type="checkbox"/> Yes <input type="checkbox"/> No

horizontal surfaces?	
Oily rags disposed of in a self-closing metal bin	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dust Extraction System	
<input type="checkbox"/> None installed	<input type="checkbox"/> Portable/mobile bag system
<input type="checkbox"/> Ducted system to central internal hopper	<input type="checkbox"/> Ducted/fixed system to external hopper
Smoking	
Permitted without restriction	<input type="checkbox"/> Yes <input type="checkbox"/> No
Designated external areas only	<input type="checkbox"/> Yes <input type="checkbox"/> No
Designated internal areas of the building	<input type="checkbox"/> Yes <input type="checkbox"/> No
Finishing Process	
Vented spray booth	<input type="checkbox"/> Yes <input type="checkbox"/> No
Construction of the spray booth (EPS, etc)	
How often are the filters cleaned?	
Open-air spray/coating operations	<input type="checkbox"/> Yes <input type="checkbox"/> No
Heating drying tunnels/ovens	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, fired/powered by:
Percentage of the floor area taken up by the spray booth in sqm	
Are the light fittings in the spray booth enclosed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is it compliant with Australian Standards?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Machinery	
Does the client have any one piece of machinery greater than \$250K?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, what is the highest value of any one piece of machinery and how many machines over \$250K?
In the event of a loss, would any of the machinery have to be sourced from overseas?	<input type="checkbox"/> Yes <input type="checkbox"/> No

	If Yes, what is the expected replacement time including commissioning?
Is there a predictive/scheduled maintenance agreement in force for all machinery?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are thermostat controls installed/online/fully operational in regards to the machinery?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is machinery left on after hours unsupervised?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Flammable Liquids	
Solvents/flammable spray materials above 100 litres stored on premises	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, where?
Approved Flammable liquids storage cabinet/compound installed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, where?
Storage	
To what height?	
Method of Storage (palletised/tracks/solid pile, etc)	
Floor area taken up	

About your claims

26. Have you claimed on an insurance policy or had any uninsured losses in respect of the covers proposed?

- Yes (please complete the following)
 No (go to 27.)

Date Notified (DD/MM/YYYY)	Insurer	Amount Paid	Excess	Details of Loss

About your cover

27. Period of Insurance:

	to	
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28. Limits of Liability

Section 1 – Material Damage	
Section 2 – Consequential Loss	
Section 1 & 2 - Combined	

29. Sub-Limits of Liability

The liability of the Insurer(s) shall be further limited in respect of any loss or series of losses arising out of any one event at any one Situation as set out hereunder and it is understood and agreed the such Sub-Limits shall not increase the liability of the Insurer(s) beyond the Limit(s) of Liability expressed above and also the undermentioned deductible(s) will apply in respect of such Sub-Limits but shall not be cumulative.

Section 1	Sub-Limit
Accidental Damage	
Extra Cost of Reinstatement	
Removal of Debris	
Burglary and/or Theft (other than Money)	
Money in Transit or Night Safe	
Money on Premises during Business Hours	
Money on Premises outside Business Hours	
Money on Premises in Securely Locked Safe/Strongroom	
Money in Private Residence	
Theft of Property in the Open Air	
Glass Replacement Value	

Directors’/Employees’ Personal Property	Per person:	
	In the annual aggregate:	
Temporary Protection		
Locks & Keys		
Statutory Enquiries		
Statutory Authority Fees		
Fire Extinguishment Fees		
Rewriting of Records		
Liability to Make Enquiries		
Landscaping		
Damage to Property in Open Air as a result of Wind, Rainwater & Hail		
Unpacking Expenses		
Expediting Expenses		
Cost of Clearing Drains		
Loss of Land Value		
Additional Extra Cost of Reinstatement		
Liability for Duty		
Customer Goods		
Works of Art, Antiques and Curious		
Loss Minimisation Costs		
Customer Goods		
Other – please specify		

Section 2	Sub-Limit
Claims Preparation Costs	
Additional Increased Cost of Working	
Public Utilities	
Unspecified Suppliers’ and/or Customers/ Premises (Australia and New Zealand)	
Infectious or Contagious Diseases	

Contractual Fines and Penalties	
Other Contributing Properties	
Trade Exhibitions	
Other – Please specify	
Combined Sections 1 & 2	Sub-Limit
Acquired Companies	
Acquired Properties	

Declaration

I acknowledge that I have read and understood the important notices and privacy statement contained in this proposal. Where I have provided information about another individual, I declare the individual has been made aware of the facts contained in the important notices and privacy statement.

I agree that this proposal together with any other information or documents supplied shall form the basis of the contract of insurance.

I declare that I am authorised to complete this proposal on behalf of the Insured and that to the best of my knowledge the statements, particulars and information contained in this proposal and any other documents accompanying this proposal are true and correct in every detail and that no material facts have been misstated or omitted.

I undertake to inform about Underwriting of any material alteration to those facts before entering into a contract of insurance.

Date:

Name:

Position:

Signature:



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Suite 304, 546 Collins Street, Melbourne VIC 3000
Telephone: (03) 9998 9080
info@aboutunderwriting.com.au
aboutunderwriting.com.au

Additional Information:

If insufficient space to complete questions, please provide at this section:

A large empty rectangular box with a thin black border, intended for providing additional information.