

about

MISCELLANEOUS TRADES
PROFESSIONALS



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.

Defence Costs & Averaging Provision

General Conditions within the policy provides that if your liability for any Claim is for an amount in excess of the amount of the limit of liability, then we, where applicable shall only cover the same proportion of such defence costs as the limit of liability bears to the total amount to be paid dispose of the claim (exclusive of defence costs).

Claims Made and Notified Policy

The cover provided under this policy may include insurance that operates on a 'Claims Made and Notified' basis. This means that the policy will only cover you for claims made against you and notified to us in writing during the period of insurance.

Where a 'Retroactive Date' is specified in your policy schedule, your policy only covers any claim made against you during the period of insurance that arises from any conduct, act, error or omission that occurred on or after the Retroactive Date.

Section 40(3) of the Insurance Contracts Act 1984 (Cth) provides that where an insured gives notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as reasonably practicable after the insured becomes aware of those facts but before the cover provided by the insurance contract expires, the insurer is not relieved of liability under the insurance contract in respect of the claim, when made, by reason only that it was made after the expiration of the period of insurance.

The above right arises solely under Section 40(3) of the *Insurance Contracts 1984* (Cth) and not under your insurance policy.

Liability assumed by you under a contract or agreement

It is not possible for you to transfer to us the entire spectrum of legal liabilities which you may be compelled to bear under the terms of a wide variety of Indemnity and/or Hold Harmless Clauses frequently inserted into commercial business contracts by principals, lessors or other parties.

Liability assumed by you under contract or agreement is only covered to the extent described in your insurance policy.

Prior to accepting legal liability for loss, destruction, damage or injury, which would not otherwise have attached to you at law, you should contact your insurance broker to enquire whether your insurance policy covers such liability or, if not, whether it may be so extended.

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 respect of Section 2 and 3 of the policy, 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

Summary

You agree:

- at your expense, to give us all information that will assist us, our investigators and legal representatives, cooperate fully with us and do all things reasonably practicable to avoid or diminish any claim.
- to waive any claim for legal professional privilege to the extent only that the privilege would otherwise prevent any investigator or legal representative from disclosing information to us.
- not to admit liability, settle or incur any costs for a claim without our prior written consent.
- that we shall be entitled to take over, in your name and on your behalf, the conduct of any claim.

The claims conditions are more fully described in the "claims conditions" sections of the accompanying policy.

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:

Suite 1603 Level 16, 1 Macquarie Place
Sydney NSW 2000
Telephone Number: (02) 8298 0783
Email: idlaustralia@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

Miscellaneous Trades Professionals

This Proposal is for Professional Indemnity and general and products liability; specific to Trades Professionals. “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. Web address(es):

5. Principal business address:

6. Other business locations:

About the business

7. Please provide a detailed description of the Professional Services:

Please attach any relevant brochures or other documentation.

8. Business commencement date:

9. Principals, Partners or Directors details:

Name of Principals, Partners or Directors	Age	Qualifications	Date Qualified (DD/MM/YYYY)	Years Practising as Principal	
				This Practice	Previous Practice

10. a) Employees

Number of Staff

Principals/Partners/Directors	<input type="text"/>
Qualified Technical Staff	<input type="text"/>
Other Professional Staff	<input type="text"/>
Administrative/Clerical	<input type="text"/>
Total	<input type="text"/>

b) Total Payroll

Total Payroll	<input type="text"/>
Payments to Consultants/Contractors	<input type="text"/>
Payments to Labour Hire Workers	<input type="text"/>

11. Please list your professional memberships:

12. Professional Fee income:

Past financial year:

Next financial year:

13. Please state the percentage of fee income derived from each of the following activities in the past financial year:

Activities	Percentage of fee income
Acoustic Engineers	<input type="text"/>
Architects	<input type="text"/>
Building Surveyors	<input type="text"/>
Building Surveyors – Pre-Purchase	<input type="text"/>
Chemical Engineering	<input type="text"/>
Civil Engineering	<input type="text"/>
Construction Management	<input type="text"/>
Drafting	<input type="text"/>
Energy Consultants	<input type="text"/>
Engineering Surveying	<input type="text"/>
Electrical Contracting	<input type="text"/>
Electrical Design	<input type="text"/>
Electrical Engineering	<input type="text"/>
Environmental Engineering	<input type="text"/>
Expert Witness	<input type="text"/>
Feasibility Studies	<input type="text"/>
Fire Engineers	<input type="text"/>
Geotechnical Engineering / Soil Testing	<input type="text"/>
Heating / Cooling / Ventilation	<input type="text"/>
Hydraulic Design / Engineering	<input type="text"/>
Interior Design including Expo	<input type="text"/>
Land Surveyors	<input type="text"/>
Landscape Architecture	<input type="text"/>
Marine Surveying and Engineering	<input type="text"/>
Materials Testing	<input type="text"/>
Mechanical Engineering	<input type="text"/>
Mining Engineering	<input type="text"/>
Plumbing Engineering	<input type="text"/>
Product Design Engineering	<input type="text"/>
Project Co-Ordination	<input type="text"/>

Project Management	<input type="text"/>	cont.
Quantity Surveyors	<input type="text"/>	
Safety Engineers	<input type="text"/>	
Structural Engineers	<input type="text"/>	
Teaching / Lecturing	<input type="text"/>	
Telecommunications Engineers	<input type="text"/>	
Town Planning	<input type="text"/>	
Traffic Surveys / Engineers	<input type="text"/>	
Welding Inspectors	<input type="text"/>	
Other – please specify: <input type="text"/>	<input type="text"/>	
Total	<input type="text"/>	

14. Please state the percentage of fees earned in the past financial year for the following categories:

Acoustics & Noise Prevention	<input type="text"/>	Dams – agricultural/irrigation purposes	<input type="text"/>
Airports – ‘Non Airside’ Terminal Buildings & Infrastructure	<input type="text"/>	Dams of any other nature	<input type="text"/>
Airports – ‘Airside’ Tarmacs, Aprons, etc	<input type="text"/>	Design of Pollution Control Equipment	<input type="text"/>
Bridges that are pedestrian overhead	<input type="text"/>	Harbours & Jetties	<input type="text"/>
Bridges that are insitu or precast concrete constructed in cantilever	<input type="text"/>	Hydrographic Surveys	<input type="text"/>
Bridges that are prefabricated steel or precast concrete stayed by cables	<input type="text"/>	Mine Process Control Equipment & Systems	<input type="text"/>
Bridges that are prefabricated steel or precast concrete suspended by cables	<input type="text"/>	Modular Building (repetitive design)	<input type="text"/>
Bridges that are prefabricated steel or precast concrete using non-standard beams	<input type="text"/>	Nuclear or Atomic Projects	<input type="text"/>
Individual Dwellings (residential)	<input type="text"/>	Oil & Gas Pipelines	<input type="text"/>
Low Rise Residential/Commercial (up to 3 storeys) – New Construction	<input type="text"/>	Railways	<input type="text"/>
Low Rise Residential/Commercial (up to 3 storeys) –	<input type="text"/>	Road & Road Surveys	<input type="text"/>

Internal Renovation/Fit out

High Rise Residential/Commercial (above 3 storeys) – New Construction (if any amount, please complete Appendix 1 - High-Rise Addendum on page 16)	<input type="text"/>	Rail/Road Tunnels up to 50 metres in length	<input type="text"/>
High Rise Residential/Commercial (above 3 storeys) – Internal Renovation/Fit out High Rise Residential/Commercial (above 3 storeys) – Internal Renovation/Fit out (if any amount, please complete Appendix 1 - High-Rise Addendum on page 16)	<input type="text"/>	Rail/Road Tunnels over 50 metres in length	<input type="text"/>
Schools, Hospitals, Municipal Buildings, Recreation Centres & Playgrounds	<input type="text"/>	Sewerage or Water Systems	<input type="text"/>
Industrial – Manufacturing, Warehouses & Processing etc – up to \$1m in value	<input type="text"/>	Structures at Fairs, Shows & Exhibitions	<input type="text"/>
Industrial – Manufacturing, Warehouses & Processing etc – over \$1m in value	<input type="text"/>	Silos – up to 20 metres in height	<input type="text"/>
Security or Control Engineering (including biomemetric systems/technology)	<input type="text"/>	Silos – over 20 metres in height	<input type="text"/>
Temporary Works	<input type="text"/>	Swimming Pools - residential	<input type="text"/>
Commercial swimming pools/aquatic centres	<input type="text"/>	Petrochemicals, refineries, chemicals, fertilisers, etc – Hazardous	<input type="text"/>
Waste Disposal, Treatment & Management	<input type="text"/>	Petrochemicals, refineries, chemicals, fertilisers, etc – Non Hazardous	<input type="text"/>
Underground Storage Facilities	<input type="text"/>	Mechanical Plant & Bulk Handling equipment	<input type="text"/>
Residential, Commercial or Industrial Subdivisions	<input type="text"/>	Thermal Coal projects	<input type="text"/>
Other – Please Specify	<input type="text"/>		
<input type="text"/>			
Total must equal -	<input type="text"/>		

15. Do you expect these percentages to change in the next financial year? Yes No

If Yes, please provide details:

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

ACT:		NSW:		NT:		QLD:		SA:	
TAS:		VIC:		WA:		O/S:		Total:	

17. Have you been licensed and registered in all states and territories in which you conduct your business since the business commencement date? If No, please provide additional information: Yes No

18. Do you conduct business overseas? If Yes, please provide details: Yes No

19. Has the name of your business ever changed or have you ever operated your business under a different corporate entity? If Yes, please provide additional information: Yes No

20. Has your business amalgamated, merged or acquired any other business or practice? Yes No

If Yes, please provide additional information:

21. Is any Principal/Partner/Director associated or connected with any other business?

If Yes, please provide details: Yes No

22. Does any one client represent more than 25% of your annual income? Yes No

If Yes, please provide additional information:

23. Are written reports provided to clients? Yes No

If Yes, please provide sample copies along with details of disclaimers used in connection with such reports.

24. Please provide a brief description of the 5 largest contracts or projects undertaken during the last 5 years:

Date Completed	Project Description / Contract	Project Value \$	Fees / Income \$

About your Claims

NB. The following claims questions relate to all matters of all policy sections, i.e.: Professional Indemnity and General and Products Liability.

25. After full enquiry of all your employees, has any insurance claim been made against you or your business or that of any principal, partner, director or employee in this or any other business? Yes No

If Yes, please provide details:

Date Notified (DD/MM/YYYY)	Insurer	Description	Amount Paid	Maximum Potential Loss	Finalised or Open	Claimant Name

26. Are you aware of any circumstances or incidents which may result in a claim being made against you or your business or the business of any principal, partner, director or employee? Yes No

If Yes, please provide details of circumstances or incidents:

27. Have you or any of your employees ever been the subject of any disciplinary proceedings or actions for misconduct in a professional respect whilst in this or any other business? Yes No

If Yes, please provide details of proceedings or actions:

28. Have you, your principals, partners, directors or predecessors in business had insurance declined, cancelled, refused or had any special terms imposed? Yes No

If Yes, please provide details:

About your cover

29. Do you currently have Professional Indemnity insurance in force for the activities for which cover is being proposed? Yes No

If Yes, please provide the following details:

Insurer	Renewal Date	Limit of Indemnity	Deductible	Premium
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

30. Please select which Limit of Indemnity is required for Professional Indemnity:

\$1,000,000
 \$2,000,000
 \$5,000,000
 \$10,000,000
 \$20,000,000
 Other

31. Please select your preferred Deductible for Professional Indemnity:

\$1,000
 \$2,500
 \$5,000
 \$10,000
 \$25,000
 Other

General and Products Liability Addendum

Only complete this section if General and Products Liability cover is required

32. Do you require a quotation for General and Products Liability insurance? Yes No

If Yes, please complete the following questions:

33. What is your estimated annual turnover (if different to fee income) for the next 12 months?

34. What are your estimated annual wages for the next 12 months?

35. Please select which Limit of Indemnity is required for both General and Products Liability:
 \$5,000,000 \$10,000,000 \$20,000,000 Other

36. Please select your preferred Deductible for General and Products Liability?
 \$1,000 \$2,500 \$5,000 \$10,000 \$25,000 Other

Contractors Exposure

37. Please provide the estimated payroll (wages) for contractors, subcontractors and/or labour hire for the upcoming period of insurance:

White Collar:

Contractors Subcontractors Labour hire

Blue Collar:

Contractors Subcontractors Labour hire

38. Please state nature of work carried out by contractors, subcontractors and/or labour hire:

39. Do you ensure that subcontractors, contractors and/or labour hire have their own General and Products Liability Insurance in place and request certificate of currencies as evidence? Yes No

Contractual Liability

40. Do you assume any liability under contract or hold harmless other parties under contract?

If Yes, please provide details: Yes No

41. Do you engage any in-house legal counsel and/or external legal providers to review contractual agreements?

If Yes, please provide details: Yes No

42. Do you require cover for goods in care, custody or control in excess of \$100,000? Yes No

a) If Yes, what amount:

b) What is it for?

43. Do you perform any hands-on / manual type work? Yes No

a) If Yes, what percentage of hands-on / manual type work is undertaken?

b) Description of hands-on / manual type work undertaken:

44. Do you engage in construction, manufacture, installation, erection or assembly? Yes No

If Yes, please provide details:

45. Is any work performed on any escalator or lifting machinery including passenger / goods lifts, forklifts, escalators, hoists and cranes? Yes No

46. Is any work performed away from your premises? Yes No

If Yes, please provide percentage details:

47. Is any welding or hotwork undertaken? Yes No

If Yes, please advise if you follow the applicable Australian Standard AS 1674.1 – 1997 Safety in welding and allied processes Part 1? Yes No

48. Is any of the following work undertaken? Yes No

- | | |
|------------------------|-------------------------|
| • Airside | • Plant hire |
| • Demolition | • Power lines |
| • Explosives | • Rail |
| • Offshore | • Scaffolding |
| • On-hiring own labour | • Underground |
| • Pipelines | • Vegetation management |

If Yes, please provide details:

Design & Construct Addendum

This Addendum is specific to Design & Construct. Only complete if you undertake Design & Construct activities.

49. Please advise turnover and fees from contracts undertaken by you, as follows:

(Please note: professional services means design or specification, feasibility study, surveying, inspection, project management and construction management but excludes supervision of construction, erection or installation services performed by you)

	Last financial year		Current financial year (est)	
	Turnover	Fees	Turnover	Fees
Contracts where you provide professional services in addition to construction works and undertake the professional services yourself				
Contracts where you provide professional services in addition to construction works but sub contract these services to other parties				
Contracts where you are employed for a fee in a professional capacity to provide design only services (you are not undertaking construction works)				
Contracts where you are employed for a fee to provide project management or construction management services (you are not undertaking construction works)				
Contracts where you only undertake construction works and do not provide any professional services				
Other turnover or fee income not specified above (please provide details)				
Total of all contracts undertaken by you				

High Rise Addendum

50. Do you conduct any work on projects above 3 storeys in height?

Yes

No

If yes, please provide details of the 5 largest projects or contracts undertaken during the last 5 years.

For the purposes of this Addendum, the assessment of the number of storeys begins at and includes the ground floor. Basements should not be included in the number of storeys.

Project 1

Date Started:		Date Completed:	
Location of the project, including State/Territory:			
Scope of services undertaken by You, including whether You provided any certification services:			
Total Project Value \$:			
Your Fees / Income \$:			
Number of storeys:			
Nature of the project - e.g. mixed use residential, commercial etc:			
Are there known issues with the Professional Services provided or the project generally:			
Any additional comments:			

Project 2

Date Started:		Date Completed:	
Location of the project, including State/Territory:			
Scope of services undertaken by You, including whether You provided any certification services:			
Total Project Value \$:			
Your Fees / Income \$:			
Number of storeys:			
Nature of the project - e.g. mixed use residential, commercial etc:			

Are there known issues with the Professional Services provided or the project generally:	
Any additional comments:	

Project 3

Date Started:		Date Completed:	
Location of the project, including State/Territory:			
Scope of services undertaken by You, including whether You provided any certification services:			
Total Project Value \$:			
Your Fees / Income \$:			
Number of storeys:			
Nature of the project – e.g. mixed use residential, commercial etc:			
Are there known issues with the Professional Services provided or the project generally:			
Any additional comments:			

Project 4

Date Started:		Date Completed:	
Location of the project, including State/Territory:			
Scope of services undertaken by You, including whether You provided any certification services:			
Total Project Value \$:			
Your Fees / Income \$:			
Number of storeys:			

Nature of the project – e.g. mixed use residential, commercial etc:	
Are there known issues with the Professional Services provided or the project generally:	
Any additional comments:	

Project 5

Date Started:		Date Completed:	
Location of the project, including State/Territory:			
Scope of services undertaken by You, including whether You provided any certification services:			
Total Project Value \$:			
Your Fees / Income \$:			
Number of storeys:			
Nature of the project – e.g. mixed use residential, commercial etc:			
Are there known issues with the Professional Services provided or the project generally:			
Any additional comments:			

Are you aware of any other issues generally with respect to any projects are above 3 storeys in height?

Management Liability Addendum

Only complete this section if Management Liability cover is required

51. Do you require a quotation for Management Liability insurance? Yes No

If Yes, please complete the following questions:

52. Please select which Limit of Indemnity is required for Management Liability:

\$500,000 \$1,000,000 \$2,000,000 \$5,000,000 Other

53. At last financial year end, please state:

Net Profit

Gross Total Assets

Gross Total Liabilities

54. Do all Directors of the Company hold a Director ID number? Yes No

55. Do you require Employment Practices Liability? Yes No

If Yes, please select your preferred sub-limit:

\$500,000 \$1,000,000 \$2,000,000 \$5,000,000 Other

56. Retrenchments in the last 12 months/next 12 months:

Number last 12 Months:

Estimate next 12 Months:

57. Are all employees provided with written employee procedures (e.g., Employee Handbook)?

Yes No

58. Do you require Statutory Liability? Yes No

If Yes, please select your preferred sub-limit:

\$100,000 \$250,000 \$500,000 \$1,000,000

59. Have you suffered any Occupational Health & Safety breaches in the last 5 years? Yes No

If Yes, please provide details:

60. Have you attained a Quality Insurance Certification to ISO 9000 series or industry-specific accreditation peculiar to workplace or environmental procedures? Yes No

61. Do you have a current manual for Occupational Health & Safety Procedures and Environmental Protection Procedures and are these manuals distributed to all employees? Yes No

If Yes, please provide details:

62. Have you ever had a penalty or premium loading imposed on your Workers Compensation insurance? Yes No

If Yes, please provide details:

63. Do you have a safety management system in place, including a risk register? Yes No

64. Do you require Crime Cover? Yes No

If Yes, please select your preferred sub-limit:

- \$50,000 \$100,000 \$250,000 \$500,000

65. How often is an independent physical review of stock reconciled against inventory records?

- Weekly Monthly Annually Other:

66. Are there any facts or circumstances that may affect the ability of the company to meet all its debts as and when they fall due? Yes No

If Yes, please provide details:

67. Do you require Internet Liability? Yes No

If Yes, please select your preferred sub-limit:

- \$50,000 \$100,000 \$200,000

68. Please advise the number of websites cover is required for:

69. Please list website addresses requiring cover:

Additional Information:

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

Declaration

I acknowledge that I have read and understood the important notices and privacy statement contained in this proposal and addenda. 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 and addenda 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 and addenda on behalf of the Insured and that to the best of my knowledge the statements, particulars and information contained in this proposal and addenda and any other documents accompanying this proposal and addenda 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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