



Heavy Motor & Machinery Insurance Solutions

a division of Ballygisheen Pty Ltd AFS Licence No: 230634

Date Sent: ____ / ____ / 20____

Quote Required By: ____ / ____ / 20____

INSURED'S DETAILS

Insured: _____

Postal Address: _____

Phone: _____ Fax: _____ Email: _____

ABN: _____ ITC: _____ %

Current Insurer: _____ Expiry Date: ____ / ____ / 20____

FULL DESCRIPTION OF BUSINESS ACTIVITIES

Base of Operations & Post Code: _____

Years Operating: _____

Radius of Operation: _____ Klm

Underground Works: YES / NO Number of units: _____

Where: _____

How often: _____ %

Under, Over, In or Near Water: YES / NO Number of units: _____

Where: _____

How often: _____ %

Do you hire-out Plant? YES / NO - if YES a copy of your Conditions of Hire is required

Who do you generally hire to?

Free Call Townsville: 1800 629 701

Free Call Sunshine Coast: 1800 072 114

Do you hire-in Plant? YES / NO Who is the owner? _____
 Duration of Hire: _____
 Type of Plant: _____
 Maximum Value \$ _____ any one item
 Annual Hire Charges: \$ _____ (estimated)

Will any plant be used for anything other than manufacturer's design purpose? YES / NO

Where is plant left overnight or when unattended?

Are there risk management systems in place to prevent vandalism, tampering, theft or damage from weather perils? YES / NO - if NO, please advise why not.

Please describe your self-inspection and maintenance programs?

Do you have in-house repair facilities? YES / NO

Do you carry or have access to essential spare parts for emergency repairs? YES / NO

In the event of a catastrophe – explosion or fire – what do you estimate as being the maximum value of plant which could be destroyed at any one site in any one event?
 \$ _____

CLAIMS HISTORY (last 5 years)

Date of Loss	Description of Accident	Estimated Amount (\$)

BROADFORM (Public & Products) LIABILITY

Limit of Indemnity: \$ 10,000,000 \$ 20,000,000 \$50,000,000

Estimated Turnover: \$ _____ Estimated Wages: \$ _____

Number of Employees: _____ Number of Working Directors: _____

Use of Sub-Contractors and/or labour hire personnel: YES/NO, if yes _____ %

Current Insurer: _____ Expiry Date: ____ / ____ / 20____

Business Activities

Do you carry out business in any of the following areas?

- (I) area where aircraft takes off or lands, including but not limited to airport tarmac, aerodrome, airstrip, or heliport;
- (II) aircraft hangar or any other area used for storing, sheltering, servicing, maintaining or parking aircraft or aircraft components;
- (III) ship handling or loading facility, including but not limited to dock, port or wharf;
- (IV) underground mine;
- (V) railway or tramway track, rail bridge, culvert or crossing;
- (VI) mills, steelworks or aluminium refinery;
- (VII) facility for grain or coal handling;
- (VIII) power generating facility;
- (IX) oil or petroleum refinery facility;
- (X) gas producing or bulk fuel storage facility.

If YES, please provide details.

Blasting

Do your activities involve use, cartage, detonation or storage of explosives? YES / NO

If YES, please advise full details.

Demolition

Do you perform demolition of any building or structure exceeding 3.5 metres in height?

YES / NO If YES, please advise full details.

Excavation

Do you perform excavation works of more than 3.5 metres deep? YES / NO

If YES, please advise full details.

Tree felling

Do you perform tree felling or lopping where it exceeds 3.5 metres in height? YES / NO

If YES, please advise full details.

CLAIMS HISTORY (last 5 years)

Date of Loss	Description of Incident	Estimated Amount (\$)

DUTY OF DISCLOSURE

In the past five (5) years, have you or any person to be insured under this policy, or your employees, been convicted of a driving offence? YES / NO

In the past five (5) years, have you or any person to be insured under this policy been convicted of a criminal offence? YES / NO

Have you, or any person to be insured under this policy, ever been declared bankrupt or entered into insolvency? YES / NO

Has an insurance company ever declined to accept insurance from you, cancelled a policy other than by your request or declined to renew a policy held by you? YES / NO

Any further information which should be disclosed to the underwriters at this time?

NAME OF PERSON COMPLETING THIS FORM: _____

SIGNATURE: _____ **DATE:** _____

Suite 7, RACQ Building
202 Ross River Road
Aitkenvale, Townsville
NORTH QLD. 4814

Level 1 Ryan Plaza
Cnr Horton Pde & Ocean Street
Maroochydore,
SUNSHINE COAST, QLD 4558

33a Evans Avenue
North Mackay,
NORTH QLD. 4740

Ph. 1800 629 701
Fax 07 4725 2780
Email: admin@steelpacific.com.au

Ph. 1800 072 114
Fax 07 5443 7292
Email: info@steelpac.com

Ph. 07 4951 9977
Fax 07 4951 9915

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Examples of information, which are relevant to insurers, are:-

- past claims experience;
- a cancellation of a previous insurance policy or refusal by an insurer to renew a policy previously held by you;
- any unusual features of the subject matter of the insurance, which might increase the likelihood of a claim under the policy.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact our office.

Consequence of Non-disclosure

If you fail to comply with your duty of disclosure, the insurer may be able to refuse to pay a claim or to cancel your policy.

The same applies where you have made a misrepresentation by providing inaccurate information or incomplete information.

If your non-disclosure or misrepresentation is fraudulent, the insurer may also have the option of avoiding the contract from its beginning. Non-disclosure or misrepresentation in relation to one policy may affect your ability to obtain other insurance in the future.

Waiver of Rights

Some policies contain a clause that limits or excludes claims where the insured has limited its rights to recover a loss from another party in circumstances where that other party is responsible for the loss. For example, this may happen where you have entered into a contract that limits the liability that the other contracting party would have been under in the absence of the contract.

If you have entered into, or propose to enter into a contract that might limit your right against another contracting person, please let us know immediately.

Interest of Other Parties

Many policies exclude cover for an interest in the insured property held by someone other than the named insured, unless that interest is specifically noted on the policy. For example, if property is jointly owned, or subject to finance, the interest of the joint owner or financier may be excluded if it is not specifically noted on the policy.

Generally, the safest course is always to have all interests in all property insured noted on each policy. If anyone other than you has an interest in property you are insuring, please let us know.

Utmost Good Faith

Every contract of insurance is based on utmost good faith requiring each party (which means you and the insurer) to act towards the other party in respect of any matter arising under the contract, with utmost good faith. If you fail to do so you may prejudice any claim.