# UAA

Underwriting Agencies of Australia Pty Ltd - Po Box 656 Newcastle NSW 2300 ABN 86 003 565 302 AFS 238517

	. General information													
		Period of Insurance												
1. Er	om	of insurance		1	1		То		1 1		at 4p	m		
		Details of those proposed to be insured												
2.	Full Names of all Persons, or/and Companies intended to be Insured herein after referred to as you													
In	Insured name 1 ABN													
Insured name 2 ABN					ABN									
In	Insured name 3 ABN				ABN									
3.	3. Postal address													
	State Postcode													
4.	4. Have													
	(a) y	ou, your Partner	s or Directors;											
		Any current or for been partners, dir					ses of which you, y	our partners	or your Di	rectors a	re or have			
	(	i) Been charge	ed with any offe	ence re	garding f	raud or di	shonesty?					Y	es	No
	(	ii) Been declar	ed bankrupt or	placed	d in receiv	vership, ac	lministration or liq	uidation?				Y	es	No
	(	iii) Been convic	ted of a crimina	al offer	nce?							Y	es	No
	(	iv) Insurance re	fused or a proj	posal fo	or insura	nce declin	ed?					Y	es	No
	(	v) Had special	terms or condi	tions ir	nposed c	on insuran	ce?					Y	es	No
	(vi) Had Insurance cancelled? Yes No													
	(vii) Had a renewal or insurance not invited Yes No													
	(*	viii)Had an insu	ance claim reje	ected								Y	es	No
	lf "Ye	If "Yes" please provide details												

(ix) Suffered losses or claims (both insured and uninsured) in relation to contractor's plant, mobile machinery, motor machinery, motor vehicle, public/products liability insurance during the last 5 years? Yes No

If "Yes" please provide	If "Yes" please provide full details								
Date	Claim Description	Amount	Insurer						
1 1									
1 1									
1 1									

C	. Information about the Business		
5	Describe your business activities directly associated with plant operations to be insured		
6	Are any of your Machines used or expected to be used for Dry Hire activities (hired out without your Operator)?	Yes	No
	If "Yes" what is the expected percentage of use in respect of Dry Hire?		%
	Do you offer the "dry hirer" a "damage waiver" or Insurance option in respect to Damage to the hired Machine?	Yes	No
	Please attach a copy of your formal conditions of hire to this Proposal form.		

#### 7. Are any of your Machines used or expected to be used

	(a) On, in or under water or in tidal areas	Yes	No
	(b) Underground	Yes	No
	(c) In demolition?	Yes	No
	(d) In connection with oil and/or gas exploration?	Yes	No
	(e) In connection with any other hazardous activity?	Yes	No
8.	If "Yes" to any of the above questions, please provide full details of such use?		

\$

No

9. Estimated annual turnover for the business during the proposed Period of Insurance

10. Total number of employees (including partners and directors performing employee duties)

#### The Schedules referred to below are at the back of this document.

Please complete the Schedule with your own machines you wish to insure against Damage?

### E. Section 2 - Hired in Plant

Please complete the Schedule with Hired-in machines you wish to insure against Damage?

### F. Section 3 - Additional Benefits (Automatic)

Please review the automatic additional benefits provided in the policy and complete the appropriate part of the Schedule. An additional premium may be required.

## G. Section 3 - Additional Benefits (optional)

Please review the additional benefits and complete the appropriate part of the Schedule. An additional premium will be required.

Н.	H. Section 4 - Financial Protection						
	Do you wish to insure any machines for Financial Protection? Includes options for:						
1.	1. Loss of Revenue and Increased Cost of Working						
2.	Loss of Revenue	Yes	No				
3.	Increased Cost or Working	Yes	No				
4.	Lease Payments Protection	Yes	No				
5.	5. Lease Value Protection. Yes N						
Plea	Please complete the appropriate part of the Schedule. An additional premium will be required.						

 I. Section 5 - Breakdown

 If you wish to insure any machines against Breakdown Damage?

 Please complete the appropriate part of the Schedule. An additional premium will be required.

# J. Section 6 - Road Risk Third Party

Cover is included up to \$20,000,000 for Machines which have been declared as Road Registered or those are Road Registered during the Period of Insurance.

1.	Do you require a higher limit?	Yes	No
	lf "Yes"	\$	
2.	Do you require additional cover for Legal Liability in connection with Dangerous Goods cartage? (Policy automatically includes a sum insured of \$1,000,000)	Yes	No
	lf "Yes"		
	(a) Please provide full details of the type or class of Dangerous Goods to be carried		

(b) Please identify which vehicles require this extra cover by their item numbers the appropriate part of the Schedule.

1.	Do you wish to insure against Legal Liability for Personal In occurrence in connection with Your Business?	ijury, Property Damage or Advertising Injury cause by an	Yes	No
	lf "Yes"			
	(a) Please indicate the limit of indemnity required			
	\$5,000,000 \$10,000,000	\$20,000,000	\$50,000,000	
2.	Please provide and categorise the precise nature of each a approximate percentage of your turnover that is derived fr			
Bu	siness Activity		Percentage	
				%
				%
3.	Do you engage personnel supplied by Labour Hire compar behalf and in connection with your Business	nies/Contractors/Sub Contractors to perform work on your	Yes	No
	lf "Yes"			
	(a) Please advise the following			
Co	mpany Used	Type of Work	Annual Payr	nents
			\$	
			\$	
	(b) Are you required to insure these labour hire personnel	for Workers' Compensation?	Yes	No
	(c) Do you want to insure your Legal Liability for Personal	Injury to labour hire personnel?	Yes	No
	(d) What measures are taken to ensure that Contractors ar insurance policies in place?	nd/or Sub-Contractors engaged have valid Liability and Worke	ers' Compensatior	
	(e) Are you named as Principal on all Contractors and/or S	ub-Contractors Liability Insurance Policies?	Yes	No
	(f) Do you want to insure your Legal Liability for Personal	Injury to Contractors and/or Sub-Contractors?	Yes	No
4.	Do you undertake any of the following business activities?			
	(a) any rail line work, rail line construction and/or mainten	ance	Yes	No
	(b) any rail signal equipment construction and/or mainten	ance	Yes	No
	(c) demolition work, bridge work or underground works?		Yes	No
	(d) any stevedoring activities (loading/unloading on or off	any ship, boat or vessel)	Yes	No
	(e) any operations whilst your Machines are placed on bar	ges or any other form of watercraft?	Yes	No
	Please state your Specific work activities/arrangements as	sociated with these activities and the estimated turnover from	1 each:	
Ac	tivity		Estimated tu	ırnover
Ľ			\$	
			\$	
	(f) Do you manufacture, import, export, wholesale or distr	ribute a product of any kind?	Yes	No

K. Construct 7. Durand former 1 to balla

If "Yes" please provide full details of all products below (or attach full product listing or website details if available to this Insurance Proposal)

#### L. Declaration

I make the following Declarations and sign this Proposal on behalf of all the persons or companies nominated in this Proposal to be insured:

- 1. I have read the Important Notices in this Proposal and understand their meaning.
- 2. All of the information provided by or on behalf of the persons and companies to be insured in this Proposal and any accompanying documents is correct.
- 3. I authorise the Insurer's agent, Underwriting Agencies of Australia Pty Ltd, to give to Insurance Reference Services Limited and any similar, relevant organisation details about the persons and companies to be insured and myself in relations to the insurance.
- 4. I declare that where this form is completed in electronic form and submitted without a hand-written signature, the inclusion of a name in the signature panel shall be treated as the signature of the person named in the signature panel.

Name		Position				
(						
Signature	x	Da	te	1	1	

## **M. IMPORTANT NOTICES**

Please read these carefully before completing this Contract of Insurance

- 1. Definitions
  - In this proposal:

We, Us, Our mean:

(a) Underwriting Agencies of Australia Pty Limited (ABN 86 003 565 302) (AFS License No. 238517), as the agent of the Insurer; and

#### (b) the Insurer.

Other words and expressions with initial capital letters have the same meaning as defined in the General Section of the Policy (available at www.uaa.com.au)

2. Your Duty of Disclosure

You have a duty under the Insurance Contracts Act 1984 to disclose to us, before you enter into a contract of insurance with us, all information about the risk to be insured that is relevant to our decision to:

- (a) whether or not to insure you; and
- (b) the terms and conditions of the insurance, if we agree to insure you.

You have the same duty to disclose such information to us when you vary, renew or reinstate the insurance with us.

Your duty of disclosure does not require you to disclose facts that:

- (a) diminish the risk
- (b) are common knowledge
- (c) we know or ought to know in the ordinary course of our business as insurers.
- 3. Non Disclosure

If you do not comply with your duty of disclosure, we may either:

- (a) cancel the contract of insurance; or
- (b) reduce the amount of indemnity that we may be liable to pay under the contract of insurance.

If your non-disclosure is fraudulent, the Insurance Contracts Act 1984 allows us to avoid the contract of insurance, which means to treat the contract as if it had never come into existing between you and us in the first place.

4. Underinsurance (Average)

Sections 1, 2 and 5 of this Policy are subject to "Average", which is a formula that applies if there is under-insurance.

There will be under-insurance if the Sum Insured is 90% or less than the value of the insured item to which the Sum Insured applies. In that event, the Average formula:

- (a) will reduce the amount of indemnity payable under the contract; and
- (b) will apply even if the amount of indemnity would be less than the Sum Insured.

- Precautions and compliance with systems and procedures You are required to ensure that you, your employees and all persons operating the insured machinery comply with;
  - (a) manufacturers' and distributors' recommendations and guidelines; and
  - (b) systems and procedures imposed or recommended by law and international, Australian and industry standards;
  - in servicing, maintaining, using and operating the insured machinery.
- 6. Interests of third parties

With respect to some covers in Sections 6 and 7, the interest of any third parties (e.g. financiers, lessors, etc.) will not be covered unless they are identified in the schedule as such. If you wish a third party's interest to be included in the insurance, it is necessary for you to nominate the third party and identify its interest to be insured in the Schedule of Machines in this Proposal.

7. Privacy Statement

We are committed to protecting the privacy of personal information in accordance with the Privacy Act. Our privacy principles, set out at www.uaa.com.au, explains what personal information is collected from the Insured's, why it is collected, how it will be used and to whom it can be disclosed.

See Our full privacy statement at www.uaa.com.au

- 8. Policy
  - Please consult your insurance broker or financial services provider:
  - (a) if you have any queries in relation to the terms and conditions of the insurance; and
  - (b) before entering into a contract of insurance with us.
- 9. The Insurer

This Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of Level 5, 2 Park Street, Sydney.

Underwriting Agencies of Australia Pty Ltd ("UAA"), ABN 86 003 565 302, AFS Licence No. 238517 acts as the Insurer's Agent.

Schedule	Schedule attaching to ISP Insurance proposal								
Please com	lease complete the Schedules below or attach separate Schedules in Excel or Word.								
Section 1	Section 1 Damage								
Item no.	Item count	Year	Make/m	odel	Attachments				
Reg No.	Engine/serial no.	Interested party	Sum Ins	ured	Cover Basis				
Item no.	Item count	Year	Make/m	odel	Attachments				
Reg No.	Engine/serial no.	Interested party	Sum Ins	ured	Cover Basis				
ltem no.	Item count	Year	Make/m	odel	Attachments				
Reg No.	Engine/serial no.	Interested party	Sum Ins	ured	Cover Basis				
	_								
Section 2	Hired In Plant								
Specified Co									
Item no.	Item count	Year	Make/m	odel	Attachments				
Reg No.	Engine/serial no.	Interested party	Sum Ins	ured	Cover Basis				
Item no.	Item count	Year	Make/m	odel	Attachments				
Devila			Come las	<b>1</b>	Course Datain				
Reg No.	Engine/serial no.	Interested party	Sum Ins	urea	Cover Basis				
ltem no.	Item count	Year	Make/m	odel	Attachments				
Reg No.	Engine/serial no.	Interested party	Sum Ins	ured	Cover Basis				
Blanket Cove									
			hinooyoyintono	to hive in during the period of incurren			Na		
				to hire in during the period of insuran	ce?	Yes	No		
If "Yes", plea	se give describe the	e nature and type of m	lachines hired-ir	;					
		curred for hiring these			\$				
		nost valuable individu		d in.	\$				
Estimated m	Estimated market value of all machines hired in at any one time.								
Section 3	Additional Ben	efits							
	Additional Benefits		Existing Sum I	nsured	Increase Sum Insured to	,			
1. Damage	to Lifted goods		\$250,000		\$				
	Crane Operation		As Per Policy		N/A				
3. Expediti			\$25,000 or 20	% of indemnity	\$				
4. Recover	y Costs - No Damag	je	\$50,000		\$				
	y Costs - Damage		\$250,000		\$				
	es' property damag	ge	\$5000		\$				

7. Indemnity to hirer - Wet Hire

As Per Policy

N/A

8. Appreciation in Value	As Per Policy		N/A			
9. Extra costs of reinstatement	\$50,000 or 10% of Sum Insured		\$			
10. Motor Vehicles	As Per Policy			N/A		
11. Market Value Plus	As Per Policy		N/A			
12. Owner's protection - excluding Dry Hire	As Per Policy		N/A			
13. Windscreen Replacement	\$5000 any one Period of Insurance		\$			
14. Sign writing	As Per Policy		N/A			
15. Repatriation of employee	\$5000		\$			
16. Locks and Keys	\$2,500 per Machine \$10,000 Period of Inst	urance	\$			
17. Fire Brigade/Emergency Service Charges	\$20,000 any one Period of Insurance		\$			
18. Funeral Expenses	\$5000 any one Period of Insurance		\$			
Additional Benefits - Section 1 and 2						
19. Additions/deletions of machines	\$250,000 - 60 days Notification		\$			
Optional Additional Benefits - Sections 1 Only		I				
20. Agreed value					Yes	No
21. Owner's protection plus - including Dry Hire and Wet Hire					Yes	No
22. Hired-out plant – damage waivers					Yes	No
Section 4 Financial Protection		I				
Cover Options: 1. Loss of Revenue and Increased Cost of Working 2. Loss of Revenue 3. Increased Cost or Working 4. Lease Payments Protection, and 5. Lease Value Protection.						
Item Number and Machine Description 1	Type of cover (Please state cover option)	Weekly Sun	n Insured	Indemnity Perio	d (Weel	(s)

Section 5 Breakdown					
Item no.	Sum Insured	Item no.	Sum Insured		

Section 6 Road Risk Third Party if same items as listed in Section 1 Damage &/or section 2 Hired in Plant, please insert "As above"		
Item numbers.	Sun	n Insured

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 of 2 Park Street, Sydney, NSW 2000