



Construction

*Annual Contract Works and Construction
Liability Proposal*

V0621

Important Notices

PEN UNDERWRITING PTY LTD
ABN 89 113 929 516 AFSL 290518

YOUR DUTY OF DISCLOSURE

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, 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.

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

Adequacy of Sums Insured

The additional insured items for Existing Structure and for items of Equipment and Hoists, Cranes and Mobile Construction Plant are subject to average / underinsurance. The Named Insured must insure for Existing Structure the full replacement value and for items of Equipment and Hoists, Cranes and Mobile Construction Plant the current market value and if the Named Insured does not the Insurer will only pay the proportion of the claim that the Sum Insured bears to that replacement value or market value.

PRIVACY

Pen Underwriting and the Insurer(s) handle your personal information with care and in accordance with the Privacy Act 1988 and the Australian Privacy Principles. We collect personal information about you to provide you with insurance and insurance related services. We may disclose your personal information

to third parties for the purposes described in our Privacy Policy, including related entities, insurers, reinsurers, agents and service providers, some of whom may be located in the United States of America, United Kingdom, Singapore, Germany, Sweden and India. By asking us to provide you with insurance and insurance related services, you consent to the collection, use and disclosure (including overseas disclosure) of your personal information for the purposes described in our Privacy Policy. Where you provide personal information about others, you represent to us that you have made them aware of that disclosure and of our Privacy Policy and that you have obtained their consent. If you do not consent to provide us with the personal information that we request, or withdraw your consent to the use and disclosure of your personal information at any stage, we may not be able to offer you the products or provide the services that you seek. For information about how to access and or correct the personal information we hold about you or if you have any concerns or complaints, ask us for a copy of our Privacy Policy or visit <https://www.penunderwriting.com.au/important-information/>.

Instructions

Please download and save this PDF to your desktop and open via Adobe Acrobat to fill out digitally. Filling the form out in your browser will not save your answers.

Please read this Proposal Form fully prior to answering the questions.

- Please answer all questions in full. Where appropriate, tick the 'Yes' or 'No' box that best indicates your reply.
- If there is insufficient space provided, please provide further information on your letterhead.
- All attached documents form part of this Proposal.

Policy Period: Policy Inception Date:/...../.....

Policy Expiry Date:/...../.....

Annual Policy type for this Proposal: Contract Commencing Basis Annual Turnover Basis (transfer basis)

1. Applicant Details

Name of all parties to be insured:.....

.....

Registered Business: Yes No ABN:..... Number of Employees:.....

Years in Business:..... Taxable %:.....

Website:

Address:

..... State:..... Postcode:.....

Business Phone:..... Mobile Phone:.....

Please provide a full description of the business activities undertaken by the insured during the last 12 months.

.....

.....

SECTION 1 – MATERIAL DAMAGE

(a) Contract Commencing Basis

- Estimated Total contract Price (including principal supplied materials) for all contracts commencing during the Policy Period \$
- Maximum Construction Period:

(b) Annual Turnover Basis (transfer basis)

- Actual Turnover for the last 12 months:
\$.....
- Estimated Turnover for the next 12 months
\$.....

(c) Maximum Maintenance

Period:.....

- (d) Maximum Testing and Commissioning
Period:.....
- (e) Maximum Contract Value (including principal supplied materials):
\$.....
- (f) Indicate the percentage of Turnover to be carried out by state:

	QLD	WA	NT	NSW	VIC	SA	ACT	TAS
CBD %								
Suburban %								
Rural %								
Above 25 th Parallel %								

Indicate the proposed Sums Insured for Section 1 – Material Damage below:

Principal Supplied Materials	\$.....	Demolition and Removal of Debris	\$.....
Escalation	\$.....	Expediting Expenses	\$.....
Existing Structure(s)	\$.....	Professional Fees	\$.....
Hoists, Cranes and Mobile Construction Plant*	\$.....	Claims Preparation Costs	\$.....
Materials in Storage	\$.....	Mitigation Expenses	\$.....
Temporary Buildings and Equipment	\$.....	Plans and Documents	\$.....
Testing and Commissioning	\$.....	Public Authorities	\$.....
Marine Transit	\$.....	Pipeline Leak Search and Locate	\$.....
Temp Protection and/or Gov Expenses	\$.....	Strike, Lock-out, Riot and Civil Commotion	\$.....

*If cover for Hoists, Cranes and Mobile Construction Plant is required, please attach schedule on submission of this Proposal.

SECTION 2 – LEGAL LIABILITY

Does this Applicant require Section 2 – Legal Liability Cover? Yes No

Public and Products Liability Cover Limit:

\$10 Million Limit \$20 Million Limit

1. Turnover

(i) Actual Turnover for the last 12 months:

\$.....

(ii) Estimated Turnover for the next 12 months

\$.....

2. Wages, Contractors and Labour Hire

(a) Actual Wages for Last 12 months:.....

(b) Estimated Wages for next 12 months:.....

(c) Does the Applicant engage Contractors or Subcontractors? Yes No

If **Yes**, please provide contract values split as follows:

	Actual for the last 12 months	Estimated for the next 12 months
Labour only:		
Labour and Services:		
Labour and Materials:		

Describe the type of work undertaken:

.....

(d) Does the Applicant engage personnel from Labour Hire Companies (excluding Contractors) Yes No

(e) Actual payments to Labour Hire Companies for the last 12 months:.....

(f) Estimated payments to Labour Hire Companies for the next 12 months:.....

(g) Number of people:.....

Describe the type of work undertaken:

.....

3. Imports and Exports Turnover

(a) Does the Applicant import any products? Yes No

If **Yes**, please provide turnover applicable, products and countries involved:

.....

(b) Does the Applicant export any products? Yes No

If **Yes**, please provide turnover applicable, products and countries involved:

.....

4. Care, Custody and Control

Does the Applicant have any property in their Care, Custody and Control? Yes No

If **Yes**, please provide a description and the total value of the property:

.....

.....

5. Site Works

Will the project include any of the following?

- (a) Blasting or explosives (other than nail guns) Yes No
- (b) Works over 5 storeys high? Yes No
- (c) Actual excavation or works in an existing excavation deeper than 10 metres Yes No
- (d) Underground works such as tunnels, shafts, mines or galleries Yes No
- (e) Road works or bridges Yes No
- (f) Work north of the 25th Parallel South Yes No
- (g) Pipelines greater than 1.0 metres in diameter Yes No
- (h) Excavation of Underground services on site (other than to install new services) Yes No
- (i) Directional drilling or boring greater than 1 metre in diameter (other than piling/piers) Yes No
- (j) Work in or around an airport or aircraft landing area or working railways or tramlines Yes No
- (k) Work in gas, oil, chemical or petrochemical plants including any work on petrol service stations Yes No
- (l) Water or Sewerage Treatment Plants Yes No
- (m) Work in mining processing plants Yes No
- (n) Technology which is of a prototype nature Yes No
- (o) Work on landfills, land which is listed on the contaminated land register or the application of waste or chemical products to land Yes No
- (p) Dams, Cofferdams, Breakwaters Yes No
- (q) Works in, over or under water / in watercourse. Yes No
- (r) Demolition only Yes No
- (s) Power Generator / Distribution Lines Yes No
- (t) Works located outside mainland Australia or mainland Tasmania Yes No

6. Applicant History

- (a) In the last 5 years, has the Applicant or any of its Partners, Directors or machinery or vehicle operators ever:
- (i) been convicted of or charged with fraud, arson, theft, or any other criminal act? Yes No
 - (ii) been reported for or convicted of any offence in connection with the use, operation or control of any machinery or motor vehicles Yes No

If **Yes**, please provide details:

.....

.....

- (b) Has the applicant or any of its Partners or Directors ever:
- (i) been bankrupt or in receivership, administration or liquidation? Yes No
 - (ii) been Directors/ Owners of any entity that was or is in receivership, administration or liquidation? Yes No

If **Yes**, please provide details:

.....

.....

- (c) For the Applicant, its Principals and or Directors, has an Insurer:
- (iii) declined to renew your insurance Yes No
 - (iv) imposed special terms Yes No
 - (v) cancelled your insurance Yes No

If **Yes**, please provide details:

.....

.....

- (d) In the past 5 years, has the Applicant held:
- (vi) Construction Works Insurance Yes No
 - (vii) Public Liability Insurance Yes No

If **Yes**, please provide details:

.....

.....

7. Claims History

Please attach:

Material Damage Claims Experience on Insurer Letterhead – 3-years minimum*

Liability Claims Experience on Insurer Letterhead – 5 years minimum*

ATTACHMENTS

- Material Damage Claims Experience on Insurer Letterhead 3 years minimum*
- Liability Claims Experience on Insurer Letterhead 5 years minimum*
- Any Project Specific Designs or Specifications
- Plant and Equipment Schedule, including Model, Year and Value
- Other. Please list below:

DECLARATION

I declare that:

- I am authorised by each of the Applicant(s) to sign this Proposal
- The statements in this Proposal are true and complete and no material information has been withheld
- I have read and understood the Important Notices accompanying this Proposal
- I have diligently made all necessary enquiries in order to comply with the duty of disclosure
- I have read the Pen Underwriting Privacy Statement on this Proposal and consent to the use, disclosure and obtaining of personal information about the insured for the purposes shown in the Privacy Statement
- Where I have provided information about another individual, that individual has been made aware of that fact and of the Pen Underwriting Privacy Statement
- I acknowledge that Pen Underwriting relies on the information and representations in this Proposal and otherwise made by me or on my behalf in relation to this insurance
- Except where indicated to the contrary, I understand that any statement made in this Proposal will be treated as a statement made by all persons to be insured
- I undertake to notify Pen Underwriting of any material alteration to the information contained in this Proposal prior to inception of the proposed insurance
- I understand that no insurance is in place until such time as Pen Underwriting has confirmed acceptance of the proposed insurance

Signature:.....

Date:

Full Name:.....

Title: