

# Marine Combined Liability – Trades Application Form

## Completion of this Form

Please answer all questions. Please tick appropriate boxes and provide details as requested. If there is not enough space provided to answer a question please complete Your answer on a separate page and attach it to the Proposal.

## Acceptance of Proposal

Cover for this insurance will not commence until agreed and accepted by Coast in writing. Coast reserves the right to decline any Proposal and to verify any information provided.

## Defined Terms

Some words used in this Proposal Form ('Proposal') have a special meaning as defined in the Policy wording and such other documents which make up the Policy which contain definitions.

## Claims Made and Notified Insurance

Some sections of the Policy provide cover on a claims made and notified basis. This means that this Policy only covers claims first made against You during the period this Policy is in force and notified to the Insurer as soon as practicable in writing while the Policy is in force. This Policy may not provide cover for any claims made against You if at anytime prior to the commencement of this Policy You became aware of facts which might give rise to those claims being made against You.

Section 40(3) of the *Insurance Contracts Act 1984* (Cth) provides that where You gave notice in writing to the Insurer of facts that might give rise to a claim against You as soon as was reasonably practicable after You became aware of those facts while this Policy is in force, the Insurer cannot refuse to pay a claim which arises out of those facts, when made, because it was made after the expiry of the Policy.

## Broker Contact

Brokerage

Broker Contact

## The Applicant

Insured Name

Insured Person(s) / Directors

Website

Registered Address

Post Code

Interested Party

ABN

ITC%

%

From

To

Period of Insurance

At 4pm local time

## Business description

Please describe your business

## History

Who is the current insurer?

When does the current policy fall due?

How long have you operated this business?

If less than 5 years, please advise experience in this field

Have you or any partner(s) or director(s) of the business:

Ever had an insurance policy declined, cancelled or special conditions imposed?  Yes  No

If yes, please provide detail

Date

Ever been declared bankrupt?

Yes  No

If yes, please provide detail

Date

Been convicted of any criminal offence within the past 5 years  
(other than minor traffic convictions)?

Yes  No

If yes, please provide detail

Date

Any other matters you should disclose?

Yes  No

If yes, please provide detail

Date

Claims:

Have you suffered any losses, for your business liability in the last 5 years?  Yes  No

If yes, please provide Date of loss / details of incident and settlement amount

Status  Ongoing  Closed

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Have you any unreported or uninsured losses?  Yes  No

If yes, please provide Date of loss / details of incident and settlement amount

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Have you put any preventative or corrective measures in place?  Yes  No

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Next, we will ask you about specific business activities and premises.

Is there anything else you'd like to tell us?

## Situations

	Address	State	Post Code	Occupancy Type	Status
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Owner Occupier <input type="checkbox"/> Property Owner <input type="checkbox"/> Tenant	<input type="checkbox"/> Occupied <input type="checkbox"/> Unoccupied
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Owner Occupier <input type="checkbox"/> Property Owner <input type="checkbox"/> Tenant	<input type="checkbox"/> Occupied <input type="checkbox"/> Unoccupied
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Owner Occupier <input type="checkbox"/> Property Owner <input type="checkbox"/> Tenant	<input type="checkbox"/> Occupied <input type="checkbox"/> Unoccupied
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Owner Occupier <input type="checkbox"/> Property Owner <input type="checkbox"/> Tenant	<input type="checkbox"/> Occupied <input type="checkbox"/> Unoccupied

## Turnover

What is the estimated turnover / gross income for the next 12 months

Please provide the approximate percentage of turnover derived from each State, Territory or Overseas.

NSW	VIC	QLD	SA	WA	NT	TAS	ACT
<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>
<b>Overseas – (If overseas, please list countries)</b>							
<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text" value="%"/>
<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 150px;" type="text"/>	<input style="width: 50px;" type="text" value="%"/>

## Type of Work

Please list all activities this business carries out and the approximate turnover derived from each.

Type of work	% of turnover
	%
	%
	%
	%
	%
	%

## Type of industry

Marine industry

Non marine industry

## Qualifications

Please list your qualification or attach your CV

Please check the boxes if true.

The business to be insured under this policy;

### Marina assets

		Description / amount / location
Wharves / jetties / piers	<input type="checkbox"/> Owns <input type="checkbox"/> Operates	Number of berths: <input type="text"/>
Sea / revetment wall(s)	<input type="checkbox"/> Owns <input type="checkbox"/> Operates	<input type="text"/>
Swing moorings	<input type="checkbox"/> Owns <input type="checkbox"/> Operates	Number of moorings: <input type="text"/>
Travel lift	<input type="checkbox"/> Owns <input type="checkbox"/> Operates	<input type="text"/>
Boat ramp / slipway	<input type="checkbox"/> Owns <input type="checkbox"/> Operates	<input type="text"/>
Hardstand	<input type="checkbox"/> Owns <input type="checkbox"/> Operates	<input type="text"/>
Boat stackers	<input type="checkbox"/> Owns <input type="checkbox"/> Operates	Capacity: <input type="text"/>
Boat yards	<input type="checkbox"/> Owns <input type="checkbox"/> Operates	<input type="text"/>

### Construction / maintenance of third party

		Description / amount / location
Water craft	<input type="checkbox"/> Yes <input type="checkbox"/> no	<input type="text"/>
Wharves / jetties / piers	<input type="checkbox"/> Yes <input type="checkbox"/> no	<input type="text"/>
Sea / revetment wall(s)	<input type="checkbox"/> Yes <input type="checkbox"/> no	<input type="text"/>
Swing moorings	<input type="checkbox"/> Yes <input type="checkbox"/> no	<input type="text"/>

Description / amount / location		
Travel lift	<input type="checkbox"/> Yes <input type="checkbox"/> no	
Bridges	<input type="checkbox"/> Yes <input type="checkbox"/> no	

### Vessel Type

Description / amount / location		
Pleasure craft	<input type="checkbox"/> Yes <input type="checkbox"/> no	
Commercial fishing / charter / work boats	<input type="checkbox"/> Yes <input type="checkbox"/> no	
Navy / Defence force	<input type="checkbox"/> Yes <input type="checkbox"/> no	

### Personnel

#### Staff

Number of staff  Estimated payroll \$

#### Contractors

Do you engage subcontractors?  Yes  No

If yes, what activities do you contract to them?

What are your estimated payments to contractors? \$

#### Labour hire

Do you engage labour hire personnel?  Yes  No

What are your estimated payments to labour hire? \$



## Imported Goods

Do you, or do you intend to import goods?  Yes  No

If yes, please specify the items

Country imported from

Do you have quality control procedures in place?  Yes  No

If yes, please provide details

Are your products subject to any Australian or International standard?  Yes  No

If yes, please provide details

## Exported Goods

Do you, or do you intend to export goods?  Yes  No

If yes, please specify the items

Country exported to

Do you have quality control procedures in place?  Yes  No

If yes, please provide details

Are your products subject to any Australian or International standard?  Yes  No

If yes, please provide details

## Hazardous Activities and Substances

### Substances

Do You, or do You intend to, use, store or handle hazardous substances?  Yes  No

If yes, please specify the substances

Do You, or do You intend to, discharge waste or hazardous material into the atmosphere, sewer or elsewhere?  Yes  No

If yes please provide

Waste material

Method of storage

Safety procedures

### Activities

Do You, or do You intend to carry out any of the following:

Use of explosives	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Bridge construction/maintenance	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Demolition activities	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Work on offshore platforms	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Utilities, gas production, petrochemical plants, power stations	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Height work	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Construction or maintenance work involving chemical works	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Work of or in the defence force	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Mining or for the mining industry	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Work on aircraft or their components	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Rail or trains	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If yes, please provide details

## Do you wish to tell Us anything else?

## Important Notices

### Binder Agreement

Coast Insurance Pty Ltd (ABN 44 108 154 829, AFSL 268726) ('Coast') distributes the product under a binding authority as agent for the Insurer. The Policy is underwritten by certain underwriters at Lloyd's ('Underwriters') (proportion 100%). The Underwriters are collectively referred to as 'We, Us, Our, the Insurer(s)' in the Policy.

### 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.

## Privacy Statement

In this Privacy Statement the use of “We”, “Us” and “Our” means the Insurer(s) and Coast unless specified otherwise.

We are committed to the safe and careful use of Your personal information in the manner required by the *Privacy Act 1988* (Cth) and the Australian Privacy Principles and the terms of this Policy.

We collect Your personal information in order to assess Your application for insurance and, if Your application is accepted, to administer and manage Your insurance policy and respond to any claim that You make. To do this, Your personal information may need to be disclosed to reinsurers and service providers and related entities who carry out activities on Our behalf, such as assessors and facilitators, some of whom may be located in overseas countries such as the United Kingdom.

Our contractual arrangements generally include an obligation for these reinsurers, service providers and related entities to comply with Australian privacy laws.

By providing Us with Your personal information, You consent to the disclosure of Your personal information to reinsurers, service providers and related entities in overseas countries to enable Us to assess Your application, to administer and manage Your insurance Policy and to respond to any claim that You make. If You consent to the disclosure of Your personal information to overseas recipients, and the overseas recipient handles Your personal information in a way other than in accordance with the Australian privacy laws, We may not be responsible for the handling of Your personal information by the overseas recipient.

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the disclosure of Your personal information to overseas entities at any stage, We may not be able to assess Your application or administer and manage Your insurance policy and respond to any claim that You make.

Our privacy policies contain information on how You may access personal information that each of us hold, or seek correction of Your personal information and information on how to make a complaint about the handling of Your personal information and how complaints are handled. If You require more information, You can access Coast’s Privacy Policy at [www.coastins.com.au](http://www.coastins.com.au)

Print Name of Insured

Signature of Insured

Date