



**ASR** Underwriting Agencies

# Proposal Form

COMBINED LIABILITY

## WELDERS INSURANCE

Arranged through ASR Underwriting Agencies Pty Ltd Underwritten by Certain Underwriters at Lloyd's

### IMPORTANT NOTES

PLEASE READ THESE GUIDANCE NOTES BEFORE COMPLETING THE PROPOSAL FORM. WHERE FURTHER INFORMATION IS REQUIRED PLEASE ATTACH IT TO THIS PROPOSAL FORM. This proposal must be typed, or completed in ink and signed and dated by such person (Proposer/You/Your) who must be of legal capacity and authorised by the Proposer to seek a quotation for Liability Insurance and any additional coverage that may be provided by the Insurer. Please answer every question fully, and state "NIL" or "NONE" as applicable. Incomplete answers may not be accepted and can delay quotation.

Should there be insufficient room in the Proposal Form for full details, please attach further information on signed and dated sheets, wherever possible following the same format and paragraph number. It is the duty of the Proposer to disclose all material facts to Insurers. Where this is omitted, the Insurers may avoid their obligation under the Policy.

For the purpose of the Proposal and for all purposes relating to any policy issued pursuant to this Proposal, a 'material fact' shall be deemed to be one that would be likely to influence an Insurer's judgement and acceptance of Your Proposal. Upon acceptance of the Insurers' terms and conditions and payment of the premium, all information provided by the Proposer together with the guidance notes will be deemed to be incorporated in the contract between Insurers and the Proposer.

### 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.

### PRIVACY

We are committed to protecting your privacy. We use the information you provide to us to assist with your insurance needs. We provide your information to insurance underwriters, brokers and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to certain Underwriters at Lloyd's when we are seeking insurance terms from them, or to reinsurers who are located overseas. We also supply your information to the providers of our policy administration and underwriting systems that help us to maintain our products and services. You will be advised where those companies are located at the time any advice is given to you. We do not trade, rent or sell your information. If you do not provide us with full information, we cannot properly seek insurance terms for you, or assist with claims and you could breach your duty of disclosure. For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy by telephone to our Privacy Officer on 07 3442 3301 or visit our website [www.asruw.com.au](http://www.asruw.com.au)

### EXCESS

The policy provides that You will be required to bear a specified amount of all claims and this is for each and every claim made against You including defence costs. We will let You know when the excess is payable.

### YOUR LEGAL LIABILITY

If you take out a Liability cover section, the financial risk of court awards through litigation is ever increasing and we recommend that You select a Limit of Liability that takes into account the future cost of claims including legal fees and costs of defence. Even higher limits are available than your current limit if required. Defence costs are included within the limit of liability, when you take out a Liability cover section.

### WAIVER OF RIGHTS

If You have entered into an agreement with another party, which prevents your Insurer from taking recovery action for compensation from that party it may affect Your rights to cover under this Policy. Should You now be a party to such an agreement or be requested to enter such an agreement in the future, please advise your Broker in writing so we may notify the Insurer.

### BROKER DETAILS

Broker Name		Contact Name	
Phone Number		Fax Number	
Email Address			

## LIABILITY COVER REQUIREMENTS

Period of cover required	From	/ /	at 4pm local time	To	/ /	at 4pm local time
Current limit of indemnity	\$	Expiring premium			\$	
Limit of liability required	<input type="checkbox"/> A\$5,000,000	<input type="checkbox"/> A\$10,000,000	<input type="checkbox"/> A\$20,000,000	<input type="checkbox"/> Other	\$	
Optional excess	<input type="checkbox"/> A\$5,000	<input type="checkbox"/> A\$10,000				

## COMPANY INFORMATION

Full name of insured(s)						
ABN		On what date was the company first established/commenced trading?			/	/
Trading name	Address			State	Postcode	
Interested party(ies)						

## GENERAL INFORMATION

Full details of occupation, including full list of products manufactured eg. Stair cases, handrail, balustrades, fences, gates etc.									
Number of years in the business		Please list previous industry experience if less than 5 years in business							
Estimated percentage split between:		Work at own premises		%		Work away from own premises		%	
Show percentage of work performed in each state:		NSW	%	ACT	%	QLD	%	WA	%
		VIC	%	TAS	%	SA	%	NT	%
Estimated annual turnover		\$		Estimated annual payroll		\$			
Number of full time staff				Number of part time staff					
Are sub contractors used by the insured?			<input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, do they carry their own liability?			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Please advise the nature of work undertaken by sub contractors									
Are labour hire employees engaged by the insured?			<input type="checkbox"/> Yes <input type="checkbox"/> No						
Please advise the nature of the work undertaken by labour hire employees									
Please provide details of any indemnities or "hold harmless" agreements given to other parties									
Does the insured utilise a "hot work" permit system?								<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the insured perform work on any of the following: chemical sites, petrol, oil or gas production facilities, aircraft or watercraft, motor vehicles, mining, railway or utility risks? If yes, please provide details								<input type="checkbox"/> Yes <input type="checkbox"/> No	

**HISTORY Important: If you are in any doubt refer to your broker to ensure all relevant details are disclosed**

Have you ever had any fine or penalty or infringement notice violations issued against you?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any persons connected with this insurance ever had a revoked licence?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any partner or director:	1. Been declared bankrupt or had legal proceeding lodged against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	2. Had an Insurer that has declined to renew or imposed special conditions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	3. Have you within the last 10 years, suffered a claim that would have been covered by this insurance and or claimed for any loss or damage or received any demand or writ for personal injury or damage to property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	4. After enquiry, are you or any director or employee aware of or have any grounds for suspecting any circumstances, which might give rise to a claim, against you or against any of the present or former directors during the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	5. Have you or anyone in your employ ever been charged with any breached of the relevant Occupational and or Workplace and Safety Acts in respect of your Business?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please provide full details if any answers to the above questions are yes. With any previous claims, please detail amount paid or reserved, the year and your excess at the time and background information on the claim.


**DECLARATION – your duty of disclosure**

I confirm that:	I understand that the duty of disclosure applies to all insured(s). The answers are provided on behalf of all persons/entities comprising the insured(s).		
	I understand the questions in the proposal.		
Authorised signatory		Dated	/ /
Name of signatory		Position	

**CANCELLATION CHARGES**

*If we are requested to cancel the policy, we will charge the following short period rate premiums. We will hold you and or your insurance intermediary liable to pay these amounts*

Within 1 month of inception:	25% of the quoted premium	Thereafter at terms to be agreed with underwriters
Within 2 months of inception:	20% of the quoted premium	
Within 3 months of inception:	15% of the quoted premium	