

# Insurance Renewal Questionnaire

## Welders

### Combined Liability Insurance

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



In order that we may consider offering renewal of the above account, we would ask that you have your client complete the following information in full and return to this office within three weeks prior to the renewal date. Please note that we require all questions to be answered, and we will require an original along with the Insured's signature if cover is required from Renewal date.

#### Your Duty of Disclosure

Before You enter into an insurance policy, it is Your duty to disclose every matter that You know, or could reasonably be expected to know, to be relevant to the Insurer's decision whether to give You insurance cover and, if so, on what terms.

#### Consequences of Non-Disclosure or Misrepresentation

If You breach Your duty of disclosure; the Insurer(s) may be able to refuse to pay a claim or to cancel Your policy. The same applies where You have made a misrepresentation, if fraudulent (ie. done deliberately for the purpose of obtaining insurance, or for obtaining it on favourable terms) the Insurer(s) may be able to 'avoid' Your policy. This means that the Insurer(s) can treat the policy as never having existed. Non-disclosure or misrepresentation in relation to one policy may affect Your ability to obtain other insurance in the future.

If You are unsure whether some information may be disclosable or not we suggest You call Your insurance broker and seek guidance.

#### Privacy

We are committed to protecting Your privacy. We only use the personal information You provide to us to quote on and insure this risk. We only provide Your personal information to our Insurer(s) and Reinsurers (and their representatives) and those we appoint to assist us with claims under Your policy (ies). We do not trade, rent or sell Your information. Some or all of the Insurer(s) and Reinsurers may be overseas.

If You don't provide us with complete information, we cannot properly quote for Your insurance and we cannot insure You. You can check the information we hold about You at any time. For more information about our Privacy Policy, ask us for a copy. Copies of the Proposal Form should be retained for Your own records.

#### 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

Contact Name

Phone

Fax

Email

## Cover Requirements

Due Date

Policy Number

Limit of Liability Required

A\$5,000,000

A\$10,000,000

A\$20,000,000

other

Optional Excess

A\$5,000

A\$10,000

Full Name of Insured(s)

ABN

Address

Suburb

State

Postcode

## General Information

Full details of occupation, including full list of products manufactured eg. stair cases, handrail, balustrades, fences, gates etc.

Estimated percentage split between

Work at own premises

%

Work away from own premises

%

Estimated annual turnover

Estimated annual payroll

Number of: Full Time Staff

Part Time Staff

Are Sub-contractors used by the Insured?

yes

no

If "Yes", do they carry their own Liability?

yes

no

Please advise nature of the work undertaken by Sub-contractors

Are Labour Hire Employees engaged by the Insured

yes

no

Please advise 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

yes

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?

yes

no

If "Yes", please provide details.

## Other Operational Information

Have you adopted the ASR Incident Reporting Procedures?

yes

no

Are you aware of any claims / incidents in the last five years which may or may not result in a claim against this policy? If yes, please provide full details under "Additional Information".

yes

no

## Additional Information

## 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
Within 2 months of inception:	20% of the quoted premium
Within 3 months of inception:	15% of the quoted premium

Thereafter at terms to be agreed with underwriters.