

# Liability Specialty Risks

# **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.

### **Broker Contact**

Brokerage		Broker Contact	
The Applicant			
Insured Name			
Insured Person(s) / Directors	5		
Website			
Registered Address			
			Post Code
Interested Party			
ABN		ITC%	
			%
Period of Insurance	From / /	To / /	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 / /



Have you or any partner(s) or director(s) of the business:	
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 amou	nt
	Status Ongoing Closed



Claims:					
Have you any unreported or uninsured losses?  Yes  No					
If yes, please provide Date of loss / details of incident and settlement amount					
Have you put any preventative or corrective measures in place? 🗌 Yes 📗 No					
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	Heritage Listed
1			Owner Occupier Property Owner Tenant	Occupied Unoccupied	Yes No
2			Owner Occupier Property Owner Tenant	Occupied Unoccupied	Yes No
3			Owner Occupier Property Owner Tenant	Occupied Unoccupied	Yes No
4			Owner Occupier Property Owner Tenant	Occupied Unoccupied	Yes No

## **Public and Products Liability**

### 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	
	%	%	%	%	%	%	%	%
Overseas	- (If oversea	as, please list c	countries)					
		%			%			%
		%			%			%



### Type of Work

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

Type of work	% of turnover
	%
	%
	%
	%
	%
	%
Height Work	
Do you work at heights over 10 metres? (including internal and external operations)	Yes No
Please advise the maximum height worked at (metres)	
Playground	
Percentage of turnover derived from playground installation:	
Installation % Manufacturer % Audit % Repair	%
Other %	
Playground Auditors	
Does the insured employ internal auditors?	
Personnel	
Total No. of staff Estimated payroll \$	
Full-time Casual Part-time	
Contractors	
Do you engage subcontractors?  Yes No	
If yes, what activities do you contract to	
Please advise the limit of liability your subcontractors currently hold \$	
What are your estimated payments to contractors?	6 of 10



### 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?
Value of imported goods \$
Country imported from
What is the company name(s) of the original manufacturer of goods imported?
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
Do they maintain full rights of recourse against the original manufacture? Yes No
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

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## Hazardous Activities and Substances

### 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 details		
hazardous material into the atmosphere, sewer or elsewhere? 🗌 Yes 🔝 No		
Waste material		
Method of storage		
Safety procedures		
Activities  Do You, or do You intend to carry out any of the following:		
Use of explosives	Yes	No
Bridge construction/maintenance	Yes	No
Demolition activities	Yes	No
Work on offshore platforms	Yes	No
Utilities, gas production, petrochemical plants, power stations	Yes	No
Height work	Yes	No
Construction or maintenance work involving chemical works	Yes	No
Work of or in the defence force	Yes	No
Mining or for the mining industry	Yes	No
Work on aircraft or their components	Yes	No
Rail or trains	Yes	No
If yes, please provide details		
, 7.5, p. 1.5.5 p. 1.6.5 s.		



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 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.



#### Privacy Statement (continued)

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 and Privacy Statement at www.coastins.com.au

Print Name of Insured				
Signature of Insured				
	Date	1	1	