



Demolition & Asbestos Removal
Programme Proposal Form



Liberty
International
Underwriters™
Member of Liberty Mutual Group

Important Notices

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984 (Cth), to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matter:

- That diminishes the risk to be undertaken by the insurer;
- That is of common knowledge;
- That your insurer knows or, in the ordinary course of its business, ought to know;
- As to which compliance with your duty is waived by the insurer.

Non Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Privacy Policy

We are bound by the Privacy Act 1988 (Cth) or as amended and its associated National Privacy Principles when we collect and handle your personal information. We collect personal information in order to provide our services and products. We also pass it to third parties involved in this process such as our reinsurers, agents, loss adjusters and other service providers. If you do not provide the information we need we may not be able to offer you insurance or deal with claim(s) under your insurance.

You can seek access to and if necessary, correct your personal information by contacting our Privacy Officer.

When you give us personal or sensitive information about other individuals, we rely on you to have made or make them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties that we disclose it to and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done either of these things, you must tell us before you provide the relevant information.

Our Privacy Officer may be contacted during business hours on:

Telephone: 02 8298 5800
Fax: 02 8298 5888
Mail: Locked Bag 18, Royal Exchange, NSW, 1225

Payment to contractors and/or subcontractors (other than labour hire)	\$
Payments to labour hire personnel/companies	\$

Do you hire out any of your employees to third parties on a labour hire basis? Yes No

If Yes, please advise:

Estimated annual revenue:

Activities undertaken:

5 Estimated Annual Turnover

Please indicate estimated annual turnover/annual gross income for the following categories:

Demolition	\$
Earthmoving and Excavation	\$
Salvage and Salvage Sales	\$
Asbestos removal	\$
Shoring and Underpinning	\$
Other details	\$
Total	\$

(If applicable, attach product brochures, annual reports, website or other material)

Website: www.

6 Compliance With Standards

With regard to demolition and welding work, do you perform your operations in accordance with the following current Australian Standards:

- a AS2601 "The Demolition of Structures" Yes No
- b AS1675 "Safety in Welding and Allied Processes" Yes No

7 Care, Custody and Control

Do you have the property of others in your care, custody or control? Yes No

Please note that coverage is limited to \$250,000 in the aggregate for any one period of insurance.

8 Claims and/or Loss Experience

- a Have you had any insured and/or uninsured claims in the last 5 years?

Yes No

If Yes, please provide details below:

Dates	Claims reported	Amount paid & outstanding	Applicable excess	Description
From To				

- b After investigation, are you aware of any circumstances which could give rise to a claim under the proposed Policy and which are not mentioned above?

Yes No

If Yes, please provide details:

- c Have you had any insured and/or uninsured statutory fines and penalties in the last 5 years?

Yes No

If Yes, please provide details:

Date of Fine	Amount	Offence

9 Previous Insurance History

After investigation have you ever had any:

- a Insurance declined or cancelled? Yes No
- b Have you had any Statutory Fines and Penalties over the past 5 years? Yes No
- c Renewal refused? Yes No
- d Special conditions imposed? Yes No
- e Increased excess imposed? Yes No
- f Claims denied for this class of insurance? Yes No

Asbestos Removal Liability Questionnaire

Only complete these questions if Asbestos Liability is required.
Otherwise continue to Declaration.

Important Notice

Asbestos Liability Claims Made Insurance

This is a proposal for a 'Claims Made' policy of insurance. This means that the Asbestos Liability Endorsement to this Policy covers you for any claims made against you and notified to the insurer during the policy period. The policy does not provide cover in relation to:

- acts, errors or omissions that occurred prior to the retroactive date (if one is specified) in the policy;
- any claim made, threatened or intimated against you prior to the commencement of the policy period;
- any claim or fact that might give rise to a claim, reported or which can be reported to an insurer under any insurance policy entered into before the commencement of the policy period;
- any claim or fact that might give rise to a claim, noted in this proposal or any previous proposal;
- any claim arising out of any fact you are aware of before the commencement of the policy period;
- any claim made against you after the expiry of the policy period.

However, the effect of Section 40(3) of the Insurance Contracts Act 1984 (Cth) is that where you become aware, and notify us in writing as soon as is reasonably practicable after first becoming aware but within the policy period, of any facts which might give rise to a claim against you, any claim which does arise out of such facts shall be deemed to have been made during the policy period, notwithstanding that the claim was made against you after the expiry of the policy period.

1 General

In what year did you commence removing asbestos?

Do you ensure your employees and sub-contractors fully comply with all state regulations and/or codes of practice for working with asbestos and man-made mineral fibres?

Yes No

Note: Indemnity is subject to government mandatory standards being adhered to by the Insured.

2 Turnover & Wages

Estimated turnover and wages for asbestos-related work	Turnover	Wages
Actual for prior 12 months	\$	\$
Estimate for next 12 months	\$	\$

Note: This declaration is subject to audit.

3 Current Asbestos Liability Insurance

- a Do you currently have asbestos liability insurance? Yes No

If No, please proceed to the next question.

- b If Yes, is coverage Claims Made? Yes No

If No, please proceed to Question 4.
If Yes,

- 1 What retroactive coverage date appears on your policy?
- 2 What limit of indemnity do you currently have?

4 Claims and/or Loss Experience

- a Have you had any insured and/or uninsured claims in the last 5 years? Yes No

If Yes, please provide details below:

Dates	Claims reported	Amount paid & outstanding	Applicable excess	Description
From To				

- b After investigation, are you aware of any circumstances which could give rise to a claim under the proposed Policy and which are not mentioned above? Yes No

If Yes, please provide details:

Declaration

I, (print name in full)

(Title/Position)

I declare that to the best of my knowledge and belief the answers given above or documents submitted represent the true position and that I have not withheld any material information from this proposal. I agree that this proposal and any accompanying documents shall form or partly form the basis of the Contract Proposed.

Signature:

Date:

Please complete the above questionnaire and return to Mark McNamara at Tudor Insurance Australia Pty Ltd on:

Email: service@tudorinsurance.com.au

Phone: 03 9707 3033

Fax: 03 9707 4568