

MOBILE PLANT & EQUIPMENT INSURANCE NOTICES RELATING TO THE OPERATION OF THIS POLICY

DUTY OF DISCLOSURE

Attention is drawn to Section 21 of the Insurance Contracts Act 1984 (Commonwealth) which provides in relation to the duty of disclosure, as follows:

Subject to this Act, an Insured has a duty to disclose to the Insurer, before the relevant contract of insurance is entered into, every matter that is known to the Insured being a matter that:

- the Insured knows to be a matter relevant to the decision of the Insurer whether to accept the risk, and if so, on what terms, or
- a reasonable person in the circumstances could be expected to know to be a matter so relevant.

The duty of disclosure does not require the disclosure of a matter:

- that diminishes the risk
- that is of common knowledge
- that the Insurer knows or in the ordinary course of business as an Insurer ought to know, or
- as to which the Insurer waives compliance with the duty of disclosure.

Where a person:

- fails to give an answer, or
- gives an obviously incomplete or irrelevant answer to a question included in a proposal form
- about a matter, the Insurer shall be deemed to have waived compliance with the duty of disclosure to the matter.

Attention is also drawn to Section 40 of the Insurance Contracts Act 1984 (Commonwealth).

AUTHORITY

Specialist Underwriting Agencies Pty Ltd (ABN 18 010 862 745) give notice that this Policy will be issued under an authority given to Specialist Underwriting Agencies Pty Ltd by Certain Underwriters at Lloyds.

Core Underwriting (ABN 52 165 257 830); (ARN 444394) give notice that they are acting as an Authorised Representative of SUA.

PRIVACY STATEMENT

Protecting your privacy

We are committed to protecting your privacy and the privacy of any personal information provided to us. We comply with the Australian Privacy Principles set out in the Privacy Act 1988. A full version of our **Privacy Policy** is available (see the link below) which sets out details about how we manage and what we do with your personal information. In summary:

What personal information will we collect and why do we need it?

We may need to collect personal information from you so that we can provide you with the insurance services you are seeking from us.

How do we collect the personal information?

Information is primarily collected through brokers or directly from you. It might also be collected on occasion in person by investigators or to

the officers or service providers of ours, in writing, by telephone and by other electronic communication channels.

We may need to obtain personal information from others to ensure that we are fully informed in relation to the issues that we need to address with regard to your insurance and any claim that you may make.

Who will see or have access to your personal information?

Unless we are required to provide your personal information to others by law, by court order or to administer or investigate an application for insurance or a claim, your information will only be seen or used by persons working within the Specialist Underwriting Agencies group of companies.

Security of Information

Our information systems and files are kept secured from unauthorised access and our staff and contracted agents and service providers have been informed of the importance we place on protecting your privacy and their role in helping us to do so. Information will be stored and disposed of in a secure environment, which may only be accessed by authorised personnel.

What if I want to check what personal information you hold about me?

We are happy to advise you what personal information we hold about you and share this information with you. This will be the case unless there is a relevant exception under the Privacy Act 1998 that applies.

Can I correct the information?

If you believe there are errors in our records about you, please let us know and we will be happy to investigate and correct any inaccuracies.

Cookies

Our website may use cookies to provide a better browsing experience. If you prefer not to have cookies collected, you can disable this option in your browser settings.

Direct Marketing

Apart from notifying you of our service offerings, we do not, without your consent, sell, rent, license or otherwise disclose your information to any party for the purposes of direct marketing.

Cross Border Storage

In order for us to provide our services, we may receive and share personal information with the Specialist Underwriting Agencies group of companies, third parties and we may also store that information on servers that are not in Australia. We will ensure that any party with whom we share personal information overseas will be required to comply with the Privacy Act 1988.

Further information

If you would like further information, please review our full **Privacy Policy** or if you have any complaints or concerns over the protection of the information you have given to us or that we have collected from others, contact the privacy officer at:

Specialist Underwriting Agencies Pty Ltd
255 Sandgate Road
Albion QLD 4010
Ph: 07 3624 9419
Fax: 07 3624 9433
Email: info@sua.com.au



MOBILE PLANT & EQUIPMENT PROPOSAL

GENERAL INFORMATION

1. Full Name including any Trading Name applicable:

2. Postal Address including postcode:

Postcode

3. Date of inception: ____ / ____ / 20____

BUSINESS OPERATIONS AND EXPERIENCE

1. Please provide a full description of your business activities:

1. How long you have been in this business and what is your relevant experience _____ years

USE OF MOBILE PLANT & EQUIPMENT

Describe the nature of your Mobile Plant & Equipment operations and percentage of usage:

Site Preparation, Trenching, Excavation:	_____ %	Working from a barge or floating device:	_____ %
Road Works:	_____ %	Working on, near or over water:	_____ %
Mobile Plant Hire & Rental Business:	_____ %	Bridge & Dam:	_____ %
Tipping (bulk earthworks, landscape supplies):	_____ %	For railway work, alongside or near operating rail:	_____ %
Piling:	_____ %	Tunnelling:	_____ %
Demolition:	_____ %	Logging/Forestry:	_____ %
Quarry Work:	_____ %	Farming & Agriculture:	_____ %
Mining Activities (incl. surface drilling activities):	_____ %	Airside:	_____ %
Underground:	_____ %	Other Activity (please describe):	_____ %

CONDITION OF MOBILE PLANT & EQUIPMENT

1. Is all Mobile Plant & Equipment in a safe, roadworthy and undamaged condition? Yes No
2. Does all Mobile Plant & Equipment conform to all Government, statutory and other regulations? Yes No
3. Do you perform any minor repairs to your Mobile Plant & Equipment? (not including regular servicing) Yes No



RISK MANAGEMENT & SECURITY

- 1. Do you have risk management manuals? Yes No
If Yes, please advise if these are externally reviewed on an annual basis: Yes No
- 2. Do you have any induction program that includes training for Mobile Plant & Equipment? Yes No
- 3. Do you perform any testing before personnel are able to use your Mobile Plant & Equipment? Yes No
- 4. Do you provide any operational training for personnel using your Mobile Plant & Equipment? Yes No
- 5. Where will your Mobile Plant & Equipment be used: _____ Postcode _____

- 6. Where will your Mobile Plant & Equipment be located when not in use (*if more than one situation, please advise*): _____ Postcode _____
 - (a) Is this an open air location? Yes No
 - (b) Is there security lighting? Yes No
 - (c) Does the location have a lockable security fence that is secured when unoccupied? Yes No
 - (d) Is there an alarm system at the location? Yes No
 - (e) Are there security patrols at the location? Yes No
 - (f) Are there any other security measures at the location? Yes No

If Yes, please describe:

- 7. What is the maximum value of all insured Mobile Plant & Equipment at any one location? \$ _____
 (a) *If the above is in excess of \$10,000,000, please provide additional details:*

- 8. Are immobilisers or anti-theft locks fitted to any Mobile Plant & Equipment? Yes No
- 9. Are fire suppression units fitted to any Mobile Plant & Equipment? Yes No
If Yes, please note on the schedule which Mobile Plant & Equipment have such devices fitted.
- 10. Is all Mobile Plant & Equipment fitted with suitable fire extinguishers? Yes No

MINING RISKS

In addition to the above, complete this section if you are engaged in any mining operation

- 1. Situation and Mine name where your Mobile Plant & Equipment will be located (If at multiple locations, please advise)?

Mine Name	Address	Postcode	Mine type

- 2. Will your Mobile Plant & Equipment be kept at the mine at all times? Yes No
If No, please provide the location when not in use:
 _____ Postcode _____

- 3. Please describe the mine's security? (e.g. 24hr manned security, Security cameras, all access points secure etc.)

- 4. What fire precautions and facilities are in the mine?



DRY HIRE

- 1. Do you Dry Hire any of your Mobile Plant & Equipment to other parties? *If Yes:* Yes No
 (a) Please attach copy of your hire "Terms and Conditions" or "Hire Agreement".
 (b) Please list which Mobile Plant & Equipment will be individually dry hired out on the schedule or if all are to be dry hired.
- 2. Do you have or offer a damage waiver to the hirers? Yes No
- 3. What is your Turnover for the Dry Hire aspect of your business? \$ _____

CRANES

- 1. Do you have any cranes that have a lifting capacity greater than 15 Tonnes? Yes No
If Yes, are they fitted with a load movement indicator? Yes No
- 2. Are all cranes fitted with tilt, vertical and wind speed alarms? Yes No
- 3. Will you be performing any dual lifting? Yes No
If Yes, please provide the following:
 (a) Which cranes are involved? Alternatively you may note these on your schedule

Item No.	Plant Type & Attachments (Year/Make/Model)	Sum Insured*	Rego	Serial No	Lifting Capacity
1.		\$			T
2.		\$			T
3.		\$			T
4.		\$			T

(b) What are your procedures and guidelines that you have in place for dual lifts?

OPTIONAL EXTENSIONS

- 1. Do you require a Dry Hire Damage Waiver? Yes No
- 2. Do you require cover for hired in Mobile Plant & Equipment? *If Yes:* Yes No
 (a) Please provide a description of hired-in Mobile Plant & Equipment?

- (b) What total Sum Insured for hired in Mobile Plant & Equipment is required? \$ _____
- (c) What is the average value of all hired in Mobile Plant & Equipment at any one time? \$ _____
- (d) What is the estimated number of Mobile Plant & Equipment hired in per annum? _____
- (e) What is the highest value single item of Mobile Plant & Equipment hired in? \$ _____
- (f) What is the average value of single items of Mobile Plant & Equipment hired in? \$ _____
- 3. Do you require "Down Hole" Cover? Yes No

If Yes, please list Down Hole accessories and their Sums Insured:

Attaching to Item No:	Attachment Description	Value
		\$
		\$
		\$

- 4. Do you require cover for Ongoing Hire Costs? Yes No
- 5. Do you require cover for Substitute Hire Costs? Yes No



SECTION 2 – ROAD RISK LIABILITY

- 1. Do you require Liability for Registered Mobile Plant & Equipment? Yes No
If Yes, please note the vehicles on your Schedule
- 2. What limit of indemnity do you require (minimum \$5,000,000)? \$ _____
- 3. Do you require cover for the cartage of Dangerous Goods? Yes No
If Yes, what limit of indemnity do you require (minimum \$1,000,000)? \$ _____

SECTION 3 – BROADFORM LIABILITY

- 1. Do you require Broadform Liability? Yes No
- 2. What limit of indemnity do you require (minimum \$5,000,000)? \$ _____
- 3. Do you require Care, Custody and Control? Yes No
- 4. Do you require Vibration and Removal of Support? Yes No
- 5. Do you perform any work or services airside of any airports? Yes No
- 6. Do you conduct any hot works or welding away from your premises? Yes No
If Yes, please enter details here:

- 7. What is your Turnover Forecast for the next 12 months? \$ _____
- 8. Do you have subcontractors? Yes No
If Yes, how much on an annual basis do you pay subcontractors? \$ _____
- 9. Do you engage and have labour hire? Yes No
If Yes, how much do you pay for labour hire? \$ _____
- 10. Do you require subcontractors to have their own Public & Products Liability? Yes No
If Yes, do you confirm they have such Insurances in place? Yes No
- 11. Do you enter into any contracts or arrangements where you assume liability for others regardless if you are at fault or not? Yes No
If Yes, please provide details here



CLAIMS AND INSURANCE HISTORY

1. In the past 5 years, have you had any claims, incidents or events for your vehicles, Mobile Plant & Equipment (whether a claim was lodged or not)? Yes No

If **Yes**, please provide details including date, description of loss and cost:

Date of Loss	Description of Loss	Amount
___ / ___ / ___		\$
___ / ___ / ___		\$
___ / ___ / ___		\$
___ / ___ / ___		\$
___ / ___ / ___		\$
___ / ___ / ___		\$
___ / ___ / ___		\$
___ / ___ / ___		\$
___ / ___ / ___		\$
___ / ___ / ___		\$

2. Name of Previous Insurer: _____ Policy No: _____ Expiry Date: ___ / ___ / 20__

3. In the past 5 years, have you or any of your drivers, operators or subcontractors:

(a) Had any insurance declined, cancelled or refused or special conditions/terms imposed or claim refused? Yes No

If **Yes**, please provide details:

(b) Had any adult convictions or offences in any jurisdiction which are less than 10 years old? Yes No

If **Yes**, please provide details:

(c) Had any mental or physical defects or infirmity? Yes No

If **Yes**, please provide details:

DECLARATION

It is important that the Named Organisation and all Subsidiaries/Controlled Entities thereof, and the Authorised Director/Executive Officer signing this Declaration on their behalf, are fully aware of the scope of this insurance so that these questions can be answered correctly. If in doubt, please contact your broker as non-disclosure may affect an Insured's and/or the Named Organisation's right of recovery under the insurance or lead to avoidance.

I, the undersigned, being a Director/Executive and/or Responsible Officer of the Named Organisation, hereby declare that:

- I am authorised to complete this Proposal on behalf of the Named Organisation as noted on the Proposal
- All answers to the questions contained in this Proposal are, after enquiry, true to the best of my knowledge & belief; and
- I have read and understood the notices within this Proposal; and
- I understand that submission of this Proposal does not bind either the Insurer or the Named Organisation or any subsidiary companies/controlled entities thereof, to enter into a binding contract of insurance.

Signed: _____

Dated _____

Capacity/Title: _____

SCHEDULE OF MOBILE PLANT & EQUIPMENT

Please provide the **Schedule of Plant and Vehicles** or alternatively, please attach a **full schedule**:

Item No.	Plant Type & Attachments (Year/Make/Model)	Sum Insured*	Rego	Serial No	Lifting Capacity	Dry Hired?
1.		\$			T	Yes <input type="checkbox"/>
2.		\$			T	Yes <input type="checkbox"/>
3.		\$			T	Yes <input type="checkbox"/>
4.		\$			T	Yes <input type="checkbox"/>
5.		\$			T	Yes <input type="checkbox"/>
6.		\$			T	Yes <input type="checkbox"/>
7.		\$			T	Yes <input type="checkbox"/>
8.		\$			T	Yes <input type="checkbox"/>
9.		\$			T	Yes <input type="checkbox"/>
10.		\$			T	Yes <input type="checkbox"/>
11.		\$			T	Yes <input type="checkbox"/>
12.		\$			T	Yes <input type="checkbox"/>
13.		\$			T	Yes <input type="checkbox"/>
14.		\$			T	Yes <input type="checkbox"/>
15.		\$			T	Yes <input type="checkbox"/>
16.		\$			T	Yes <input type="checkbox"/>
17.		\$			T	Yes <input type="checkbox"/>
18.		\$			T	Yes <input type="checkbox"/>
19.		\$			T	Yes <input type="checkbox"/>
20.		\$			T	Yes <input type="checkbox"/>
21.		\$			T	Yes <input type="checkbox"/>
22.		\$			T	Yes <input type="checkbox"/>
23.		\$			T	Yes <input type="checkbox"/>
24.		\$			T	Yes <input type="checkbox"/>
25.		\$			T	Yes <input type="checkbox"/>
Total Sum Insured		\$				

* Please ensure this figure reflects the full replacement value, as Average/underinsurance may be applicable

Please also take note to provide further information on each item regarding the following:-

- Are immobilisers or anti-theft locks fitted?
- Do any have fire suppression units fitted?
- Is Liability required for registered Mobile Plant & Equipment?
- Dual lifting, list which cranes are involved?