

CONTRACT WORKS & LIABILITY INSURANCE APPLICATION

* Please ensure you answer **all** questions in full as incomplete application forms **cannot** be accepted *

SECTION 1 – CLIENT/COMPANY DETAILS			
Insured / Company Name (s):			
Trading Names:			
ABN #:		Builders Lic #:	Year Obtained:
Postal Address:	Suburb:	State:	P/Code:
Physical Address:			
Contact Numbers:		Fax:	
Email Address:			
Main Contact Person:		Position:	
Previous Industry Experience:			
Previous Insurance:	Insurer Name:	<input type="checkbox"/> No previous insurance	
	Expiry Date:	Reason:	

SECTION 2 – COVERAGE REQUEST			
Prospective Period of Insurance:	From: ___/___/___	To: ___/___/___	at 4pm aest
Description of Business Activities:	(detailed information must be provided)		
Split of Work:	<p><i>(must add up to a total of 100% across the activities requiring cover)</i></p> <p>Residential Projects: New Builds ___ % Alterations & Additions ___ %</p> <p>Commercial Projects: New Builds ___ % Alterations & Additions ___ %</p> <p>Industrial Projects: New Builds ___ % Alterations & Additions ___ %</p> <p>Other Incidental Activities to be inured but not catered for above (include %):</p>		
Split of Work Locations: (total of 100%)	CBD Areas ___ %	Metro Areas ___ %	Country Areas ___ %
Type of Policy Required:	<input type="checkbox"/> ANNUAL POLICY (to automatically cover all work commenced during the policy year) Estimated Turnover (Excl GST): \$ _____ * Turnover is the money paid (or payable) to you for goods sold and delivered and for services rendered during the course of your business		
	<p style="text-align: center;">OR</p> <input type="checkbox"/> SINGLE PROJECT POLICY ONLY (to cover 1 job site only) Full Site Address: _____ P/code: _____ Name of Other Parties or Financiers: _____ Has work already commenced: <input type="checkbox"/> Y / <input type="checkbox"/> N - If yes, what stage is the work at? _____		
Max Contract Limit / Project Value:	\$ _____	Maximum term any one contract	_____ months
Limit of Liability:	<input type="checkbox"/> \$10,000,000 <input type="checkbox"/> \$20,000,000		
Tools & Equipment:	\$ _____	(Not) mobile plant, cranes or hoists. These must be insured separately)	

SECTION 3 – UNDERWRITING INFORMATION
Have you (in the past five (5) years): (if **YES** , you must explain in detail below)

• Made any claim(s) on an insurance policy for loss or damage?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Had any insurance declined or cancelled, application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Suffered any loss or damage which <u>would have</u> been covered by the proposed insurance policy?	<input type="checkbox"/> Y / <input type="checkbox"/> N

Have you or any partner(s), shareholder(s) or director(s) of the business: (if **YES** , you must explain in detail below)

• Ever been declared bankrupt?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Ever been involved in a company or business which became insolvent or subject to any form of insolvency administration (eg Liquidation or receivership)?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Been convicted of any criminal offence?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Been liable for any civil offence or pecuniary (exceeding \$5,000)?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Been trading while your business is insolvent or could expect your business to becoming insolvent at some time during the entire period of insurance or construction period?	<input type="checkbox"/> Y / <input type="checkbox"/> N

Do You Undertake any of the following: (if **YES** , you must explain in detail below)

• Projects Valued Over \$2,000,000? <i>If yes, what is the maximum contract value?: \$</i>	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Civil works and/or Earth Works not associated with a total building contact? (incl road or sub-divisions)	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Excavation more than 2 metres in depth? <i>If yes, what is the maximum depth?:</i>	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Works Under, Over, In or Near Water? (within 10 metres of a body of water. eg: Dam, Lake River etc)	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work anywhere in QLD, WA or NT? <i>If so, what is the most northern point?</i>	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work outside of mainland Australia and Tasmania?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Stand-alone swimming pool construction where work is not associated with a total building contact?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work involving Special Hazards? (eg: Blasting or work around petroleum, steel or heavy industries such as automobile manufacturing facilities, mining, petroleum, chemical or steel industries, paper production, power generation, stone, mineral, oil, gas or metal extraction or production, printing or explosive atmosphere processes, tunnelling, micro tunnelling, pipe-jacking, and directional drilling)	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work with Asbestos?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work involving Piling, Shoring, Propping or Underpinning?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work to Heritage Buildings?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work involving house raising, restumping or relocating?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work taking place on, in, or around aircraft and watercraft?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• General Liability for Vacant Land of more than 2 lots?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Where responsibility is assumed after taking over works that were started by another builder?	<input type="checkbox"/> Y / <input type="checkbox"/> N

• Product imports / re branding / re packaging?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Existing structures without work yet commencing, that are unoccupied, constructed of entirely timber or combustible construction, heritage listed or National Trust Classified?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Existing structures with multi occupancies eg flats, apartments or multi-purpose buildings?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Erection of machinery or plant (EAR Risks) unless the component is part of residential or commercial building construction and is less than 20% of the total contract value?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Demolition Works? (other than work incidental to the main contract and involving stand alone structures on the contract site not exceeding 10 metres in height)	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Business activities as a Labour Hire company?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Works involving prototype or experimental materials or construction methods?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Works where any structural element has not been designed or supervised by a structural engineer?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work on Schools, Universities, Colleges, Hospitals, Medical Centres/Facilities and Shopping Centres?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Work involving Straw Bale or Thatch?	<input type="checkbox"/> Y / <input type="checkbox"/> N
• Any works involving tunnelling, micro-tunnelling, pipe -jacking or directional drilling?	<input type="checkbox"/> Y / <input type="checkbox"/> N

If you have answered 'YES' to any of the questions on this, or the previous page, please advise the circumstances surrounding these activities in FULL detail:

Duty of Disclosure:	By law you are required to provide all information which a reasonable person in your circumstances would 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. Failure by you to comply with your duty of disclosure may entitle the insurer to reduce its liability under the contract with respect to a claim, or to cancel the policy of insurance. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its inception. If you do not understand your duty of disclosure, please feel free to contact us for help.
Declaration:	I/We confirm we have read the Duty of Disclosure included in this application form and confirm the answers are true and correct and that no information has been withheld which may affect the decision to accept this application or the terms and conditions.
Declared By:	<p>Signature: Date:/...../.....</p> <p>Print Name:</p>

*** Please print this form and sign and date it before returning it to SHC ***

*** Incomplete or un-signed applications cannot be accepted ***

