Proposal form

Motor Fleet Insurance

ZURICH

Important information – Please read the following before completing this proposal.

Privacy

Zurich respects your privacy. Before we collect personal information you should know the following things:

We require personal information about you to assess your request for insurance and to administer the policy.

- Where relevant for this purpose, we will disclose your personal information (other than sensitive information such as health information) to your intermediary.
- We will also, where relevant, disclose your personal information, including sensitive information, to our service providers (including loss adjusters, administrators, reinsurers) and to our business partners for this purpose. By submitting your personal details, you consent to those organisations collecting and us disclosing personal and sensitive information about you for this purpose.
- A list of the type of service providers and business partners
- we commonly use is available on request, or on our website.
- Go to www.zurich.com.au and click on the Privacy link on our home page.
- If you do not provide the requested information, your proposal may not be accepted, we may not be able to administer your policy or you may breach your duty of disclosure, the consequences of which are set out in the Duty of Disclosure notice.
- We may also disclose personal information about you where we are required or permitted to do so by law.
- In most cases, on request, we will give you access to the personal information we hold about you. In some circumstances, we may charge a fee for giving you access, which will vary but will be based on our costs.

If you would like to find out more, you may contact us by telephone on 132 687 or email at Privacy.Officer@zurich.com.au or in writing to:

The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677, North Sydney, 2059

Duty of Disclosure

Before you enter into this contract of insurance with us, the Insurance Contracts Act 1984 requires you to tell us everything of which you are aware, which you know, or which a reasonable person in the circumstances could be expected to know is relevant to our decision, whether and on what terms, your proposal for insurance is acceptable and to calculate the premium required for your policy.

The Act imposes a different duty the first time you enter into the policy with us, from the duty that applies when you renew, vary, extend, reinstate or replace your policy. We set these duties out below.

Your duty of disclosure applies when you enter into this policy with us for the first time

You will be asked various questions when you first apply for this policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know;
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

Who needs to tell us

It is important that you understand, that you are disclosing to us and answering our questions for both you and anyone else who you want to be covered by the policy.

Duty of Disclosure (continued)

If you do not tell us

If you do not answer our questions honestly or do not properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed. This would mean that you were never insured.

Your duty of disclosure applies when you renew, vary, extend, reinstate or replace your policy.

When you renew, vary, extend or reinstate your policy, your duty is to tell us before the renewal, variation, extension or reinstatement, every matter known to you, which:

- you know; or
- a reasonable person in the circumstances could be expected
- to know;
- is relevant to our decision whether to insure you and, if so, on what terms.

What you do not need to tell us when you renew, vary, extend or reinstate your policy

You do not need to tell us about any matter:

- that diminishes our risk;
- that is of common knowledge;
- that we know or should know as an insurer; or
- that we tell you we do not need to know.

Non-disclosure or Misrepresentation

If you make a misrepresentation to us, or if you do not comply with your duty of disclosure and we issue your policy with terms and conditions that are different to the terms and conditions that would have been issued had there not been any misrepresentation, or your duty of disclosure had been complied with, then:

- we may reduce the cover provided, so that we are placed in the same position as we would have been in, had there not been any misrepresentation and your duty of disclosure had been complied with; and
- we may also cancel your policy; or
- we may treat your policy as if it never existed if the misrepresentation or your non-compliance with your duty of disclosure was fraudulent.

Reasonable precautions and fraudulent acts

You must take all reasonable precautions for the maintenance and safety of the Insured Property and prevention of loss. We will not be liable for any loss, damage, injury or liability arising from a deliberate or fraudulent act committed by you or on your behalf.

Policy details

For full details of cover, please refer to the Product Disclosure Statement and Policy wording which sets out the terms and conditions of cover offered. This is available from your local Zurich Office or your intermediary.

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All questions in this proposal form must be answered

Any question in this application that requires a Yes or No answer which is left incomplete or ambiguous will be assumed to be answered as 'No'.

Proposed period of insurance

Period of insurance: From / / To / / at 4pm

Details of those proposed to be insured

Name of insured (including any Subsidiary Company to be a named insured)

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Business address

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Broker/Adviser details

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Precise business activity (including any anticipated/intended changes)

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Date business established / /

Use of vehicle

Does your fleet include vehicles other than passenger & light commercial vehicles < 2 tonnes? Yes ☐ No ☐

If 'Yes', please continue, otherwise please proceed to the heading 'Drivers'

Do you use or anticipate/intend to use any motor vehicle (other than sedans/4WD's/utes/vehicles < 2 tonnes) outside a radius of 600kms from the vehicles home base or depot? Yes ☐ No ☐

If 'Yes', please provide details

(i) Main destinations, cities, vehicles travel to/from

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(ii) Operating radius and respective percentages

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If goods carrying vehicles, indicate the nature of goods carried and the respective percentages

Note: Details of any hazardous or dangerous goods are to be specifically provided

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Do you use or anticipate/intend to use any Contractors Plant & Equipment? Yes ☐ No ☐

If 'Yes', please provide details, otherwise proceed to the heading 'Drivers'

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Is any work involved in underground mining, mining of beach/river sand, work in, on or around, under, or over water, bush clearing/forestry or crane operations? Yes ☐ No ☐

If 'Yes', please provide details

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Is any Contractors Plant and Equipment let out on a 'dry' hire basis? Yes ☐ No ☐

If 'Yes', please provide details

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Drivers

When employing new drivers, will you strictly maintain a system to:

(i) check their driving records of offences and accidents? Yes ☐ No ☐

(ii) check with their past employers as to their conduct, sobriety, offences and accidents? Yes ☐ No ☐

(iii) ensure there is a minimum standard of competency in respect to employees you employ? Yes ☐ No ☐

Do or will you employ drivers under 25 years of age, or with less than 2 years experience with the type of vehicle they will control? Yes ☐ No ☐

Do you use or propose to use sub-contractor drivers? Yes ☐ No ☐

Insurance history

Are you at present insured (or have been insured within the last 5 years)? Yes ☐ No ☐

If 'Yes', please provide details

Names of previous insurers	Policy number(s)

Has any insurance company in connection with this class of insurance:

(a) declined to accept a proposal from you? Yes ☐ No ☐

(b) cancelled a policy, contrary to your wishes? Yes ☐ No ☐

(c) declined to renew a policy, contrary to your wishes? Yes ☐ No ☐

(d) required higher premiums and/or higher excesses to insure you? Yes ☐ No ☐

If 'Yes', please provide details

Claims and/or loss experience

Please provide vehicle numbers and claims experience and/or uninsured loss experience over the last 5 years

Year	Number of vehicles operated	Excess $	Number of claims	Value of losses
to				
to				
to				
to				
to				

Has any insurance company refused to meet a claim lodged by you or any person named as the Insured herein, in respect of this class of insurance? Yes ☐ No ☐

If 'Yes', please provide details

Has any insurance company succeeded in denying a claim lodged by you or any person named as the Insured herein, on the grounds of non-disclosure, misrepresentation and/or fraud, in respect of any class of insurance? Yes ☐ No ☐

If 'Yes', please provide details

Claims and/or loss experience (continued)

After investigation, are there any circumstances of which you are aware which could give rise to a claim under this Policy and which is not mentioned above? Yes ☐ No ☐

If 'Yes', please provide details

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General questions

Do you have, or intend to have, any additional insurance with any other insurer in connection with this class of insurance in respect of the same property or risk as you are now proposing? Yes ☐ No ☐

If 'Yes', please provide details

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Are there, or are there likely to be, any circumstances connected with your particular business, property, occupancy, occupation and activities which would lead you to believe that the insurance company might be more exposed to loss than is usual for that type of trade or business? Yes ☐ No ☐

If 'Yes', please provide details

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Is there any additional information or detail of which you are aware and which may assist the company to assess the nature of the risks better? Yes ☐ No ☐

If 'Yes', please provide details

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Have you, or to the best of your knowledge, has any other person with an insurable interest in the property or risk proposed to be insured, ever been convicted of an offence relating to the theft of property or money or fraud? Yes ☐ No ☐

If 'Yes', please provide details

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Have you, or a business you were/are associated in, been bankrupt, in liquidation, or entered into a scheme of arrangement, or had a default judgement entered against you? Yes ☐ No ☐

If 'Yes', please provide details

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Declaration

- In accordance with my/our Duty of Disclosure, I/We declare that the whole of the answers in this proposal are true, that I/We have withheld no information whatever that might tend in any way to increase Zurich's risk, or to influence its decision regarding this proposal and that I/We have not proposed for insurance in excess of the actual value of the motor vehicles described, and I/We undertake to exercise care, and reasonable precautions for the safety of said motor vehicles. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and Zurich.
- I/We further declare that I/We, the proposed Insured (you), have answered all questions in this proposal both jointly and severally.
- I/We further agree that if this Proposal in any part is filled in by any other person, such person shall be deemed my/our agents(s) and not the agent of the company.

Signature of proposer	Date
✗	/ /