

specified contract works and legal liability proposal

for building construction contracts

Important Notices relating to this Proposal

You should read the following comments and the Declaration before proceeding to complete this Proposal.

Privacy Statement

The Privacy Act 1988 (as amended) now applies and requires us to inform you that:

Purpose of collection

We collect personal information (this information or an opinion about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) for the purposes of: providing insurance services to you, including to evaluate your application, to evaluate any request for a change to any insurance provided; to provide, administer and manage the insurance services following acceptance of an application; to investigate and, if covered, manage claims made in relation to any insurance you have with us or other companies within the same group.

The personal information collected can be used or disclosed by us for a secondary purpose related to those purposes listed above, but only if you would reasonably expect us to use or disclose the information for this secondary purpose. However, for sensitive information the secondary purpose must be directly related to the purposes listed above.

Disclosure

We may disclose your personal information (and receive some personal information from), when necessary and in connection with the purposes listed above, to other companies within the same group, your insurance broker or our agent, Government bodies, loss assessors, claim investigators, reinsurers, other insurance companies, mailing houses, claims reference providers, other service providers, hospitals, medical and health professionals, legal and other professional advisers.

Consequences if information is not provided

If you do not provide us with the information we need, we will be unable to consider your application for insurance cover, administer your policy or manage any claim under your policy.

Access

You can request access to personal information by contacting Vero Insurance Limited.

In some circumstances we may not agree to allow you access to some or all of the personal information we hold about you such as when it is unlawful to give it to you. In such cases we will give you reasons for our decision.

Privacy Statement issued

Vero Insurance Limited, 465 Victoria Avenue, Chatswood, NSW 2067

Other offers

We would like to use your personal information to keep you up to date with the range of other products and services available from us and other companies within the same group. We may give your personal information to our agent or your broker to enable us to send you this information.

Please tick this box if you do not consent to receive this information.

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 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 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 any 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 his 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 his 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.

Subrogation Rights

If you enter into an agreement which excludes or limits your right to recover part or all of any loss or damage from another person, we will not cover for that loss or damage under the policy.

Third Party Interests

You must inform us of the interests of all third parties (e.g. financiers, lessors), to be covered under this insurance. We will protect their interests only if you have informed us of them and they are noted on the Schedule.

Note: All questions must be answered in full before this Proposal will be considered. Please print in capital letters and tick appropriate boxes to indicate your answers. Where the space given for any answer is insufficient, please provide it on a separate sheet.

Section 01 period of insurance

Construction period from to

Maintenance period months

Section 02 details of person(s) proposed for insurance

Name and address of policy holder

State Postcode

Private Telephone
 Business Telephone
 Facsimile Number

Name and address of Principal *(if different from above)*

State Postcode

Details of financial parties *(eg. Mortgagee, etc)*

Section 03 head contractor and principal

Name of Head Contractor

Licence number

Name of licensee's building association

Licence type

Details of Head Contractor's previous building experience

Have you or any company or partnership in which the Principal or Head Contractor has been involved, been declined construction insurance or had a construction insurance policy issued subject to special terms, conditions or warranties?

No Yes If Yes, give details below

State particulars of any claim(s) related to any construction contract – including claims from third parties – made by the Principal or Head Contractor during the past three years.

Name of insurer	Date of loss	Type of loss	Amount Paid / Outstanding
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text"/>

Section 04 sums insured

Section A – Material Damage

Sum Insured
state 'nil' for items
not covered

Item 1	The contract works other than provided for in Item 2 below, being the construction or erection of: <input type="text"/>	
	a) whilst situated at the contract site at: <input type="text"/>	\$ <input type="text"/>
	b) whilst situated in store away from the contract site and as set out in Endorsement 1: <input type="text"/>	\$ <input type="text"/>
	c) whilst in transit and as in Endorsement 2: <input type="text"/>	\$ <input type="text"/>
Item 2	Materials supplied by the Principal for incorporation in the contract works	\$ <input type="text"/>
Item 3	a) Existing property as set out in Endorsement 3 or b) Existing property as set out in Endorsement 4	\$ <input type="text"/>
Item 4	Removal of debris as set out in Additional Payments 3(a) of Section A	\$ <input type="text"/>
Item 5	Professional fees as set out in Additional Payments 3(b) of Section A	\$ <input type="text"/>
Item 6	Expediting expenses as set out in Additional Payments 3(c) of Section A	\$ <input type="text"/>
Item 7	Employees' effects as set out in Endorsement 5	\$ <input type="text"/>
Item 8	Contractor's plant, equipment and tools as set out in Endorsement 7	\$ <input type="text"/>
	Total Section A	\$ <input type="text"/>

Section B – Third Party Liability

State the limit of indemnity required. This applies in respect of any one occurrence or series of occurrences due to or arising out of one source or original cause

Total Section B \$

Section 05 details of contract works – material damage

The Building

Type of works (eg. residential, commercial, industrial buildings) <input type="text"/>	Dimensions (length, height, spans, number of floors & basements) <input type="text"/>
New <input type="checkbox"/> Refurbishment / extension <input type="checkbox"/> Give details below <input type="text"/> <input type="text"/> <input type="text"/>	Construction method and materials <input type="text"/> <input type="text"/>

Are any of the following operations included –

Foundations?			
a) maximum depth	<input type="text"/> m	Drilling / compacting?	No <input type="checkbox"/> Yes <input type="checkbox"/>
b) ground water level	<input type="text"/>	Dewatering?	No <input type="checkbox"/> Yes <input type="checkbox"/> ▶ If Yes, give details below
Piling?	No <input type="checkbox"/> Yes <input type="checkbox"/> ▶ If Yes, give details below	a) depth	<input type="text"/> m
a) depth	<input type="text"/>	b) method	<input type="text"/>
b) type	<input type="text"/>	c) stand-by facilities (if any)	<input type="text"/>
c) number	<input type="text"/>	d) extent of lowering of water table	<input type="text"/>
d) contractor	<input type="text"/>		

Section 05 details of contract works – material damage (continued)

Other particulars

Rainy season:

a) from / / to / /
b) maximum rainfall mm per day
 mm per month

Is the construction site subject to any adverse exposure?

(eg. fire, storm, explosion, cyclone, earthquakes, flood, action of the sea, landslide, etc.) No Yes If Yes, give details below

Describe the sub-soil condition

(eg. rock, sand, filled ground, gravel, clay, etc.)

Have earthquakes been recorded in this area?

No Yes If Yes, give details below

a) maximum recorded intensity

b) is the design of the Contract Works based on regulations for earthquake-resistant structures? No Yes

Is the construction site in the proximity of any water course (eg. river, lake, sea)? No Yes If Yes, give details below

a) name

b) shortest distance to water km

Do geological faults exist about the site?

No Yes If Yes, give details below

Existing structures – see Endorsements 3 or 4

If insured, advise condition and give details on construction, dimensions, number of storeys, protection and dilapidation report

Section 06 details of contract works – third party liability

Third Party Liability

Are any activities such as excavating, piling, drilling, compacting, blasting or groundwater lowering likely to affect existing buildings, underground services or surrounding property? No Yes If Yes, give details below

Is blasting involved? No Yes If Yes, give details below

a) method

Is demolition involved? No Yes If Yes, give details below

a) property to be demolished

b) method

c) safety measures being taken

Are sub-contractors required to effect Public Liability insurance?

No Yes State sum insured \$

Is underpinning involved? No Yes If Yes, give details below

a) length and depth

b) method

c) age, construction and occupancy of property being underpinned

Are sub-contractors used? No Yes If Yes, give details below

a) main trades sub-contracted

b) amount of work sub-contracted as a proportion of the whole

Section 07 general information

Will any portions of any Contract Works be handed over to or taken into use by the Principal progressively?

No

Yes If Yes, give details below

a) anticipated date(s)

Will any portion of the Contract Works involve new or un-tried design?

No

Yes If Yes, give details below

Are adequate fire fighting facilities available normally either on or in close proximity to the construction site?

No

Yes

To what extent might the Contact Works be destroyed in one loss event? (specify cause – eg. fire, etc.)

Please provide a breakdown of the Contract Works' value

Please attach:

- plans of the contract works including site lay-out, showing proximity to surrounding property;
- a bar chart (if available);
- copy of geotechnical study (if carried out and available).

Contract conditions

State which Contract Conditions apply (eg. AS-2124-86). If special conditions apply, please provide a copy

State any deductibles specified in the Contract Conditions

Section 08 declaration

This Declaration must be completed and signed by the Applicant(s)

Do you fully understand the scope of cover provided by the Specified Contract Works and Legal Liability insurance policy?

No

Yes

Do you acknowledge that the 'Important Notices' at the beginning of this Proposal were brought to your attention?

No

Yes

Are all answers you have given in this Proposal correct?

No

Yes

Do you understand that you are not covered until this Proposal has been accepted by Vero and the total amount due has been paid?

No

Yes

I / We agree to authorise Vero to give to, or obtain from, other insurers or an insurance or credit reference bureau any information relating to this insurance and any other insurance held by me/us now or in the past, including claims under those insurances.

For personal applicants

I consent to:

- the use of personal information about me for the purposes shown in the Privacy Statement, and
- send me information about other products and services, unless I have declined 'Other offers', and
- the disclosure of personal information about me to, and obtaining personal information from, other parties, including shown in the Privacy Statement, for any of these purposes,

For all applicants

If I have disclosed personal information about any other person, I confirm that I am authorised to:

- disclose to you personal information about that person and to consent to its use for the purposes shown in the Privacy Statement, and
- consent to disclosure to, and obtaining of other personal information about that person from, other parties including those shown in the Privacy Statement, for any of these purposes.

Signature/s		Date	/ /
		Date	/ /

Office use only

Account No.		Review Date	/ /
Intermediary		Review Reason	
Cover Note No.			
Policy No.			
Replacing P/N			

Premium Calculation

Premium	\$
Fire Service Levy	\$
Stamp duty	\$
Total payable	\$

Payment by credit card

Please debit the total amount payable to my:

Bankcard Master Card Visa Card

Card Number

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Expiry date

/ /

Cardholder's signature

Branches in Australia

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 60 Margaret Street
 Sydney NSW 2000
 Locked Bag 25,
 Australia Square 1215
 DX10282 Sydney Stock Exchange
 Telephone 02 9295 4310
 Facsimile 02 9295 4470

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 Collins Street West 8007
 DX273 Melbourne
 Telephone 03 9245 8111
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 GPO Box 41, Brisbane 4001
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