



CIVIL & BUILDING CONTRACTORS APPLICATION

EPSILON UNDERWRITING AGENCIES PTY LIMITED

Epsilon Insurance Broking Services Pty Limited T/as Epsilon Underwriting Agencies ("Epsilon") is effecting this cover as Agent for the insurer, being certain Underwriters at Lloyd's ("Lloyds") and not for or on behalf of the insured.

1.	Full Name of Insured:	<input type="text"/>
2.	Please supply a full description of all work performed for which cover is required under this insurance policy.	<input type="text"/>

3.	Period of Insurance:	<input type="text"/>			
	From:	<input type="text"/>	To:	<input type="text"/>	at 4pm LST
4.	Limit of Indemnity Public and Products:	<input type="text"/>	\$		
	Limit of Indemnity Professional Indemnity	<input type="text"/>	\$		
5.	Expiring Deductible				
	Public and Products Liability	<input type="text"/>	\$		
	Professional Indemnity	<input type="text"/>	\$		

6.	ANNUAL TURNOVER (OR SINGLE CONTRACT VALUE).	Please advise the relevant turnover split between the following activities (if applicable):
	Civil	<input type="text"/>
	Bridge Work/Construction	<input type="text"/>
	Road Works	<input type="text"/>
	Water Diversion (please advise)	<input type="text"/>
	Building Construction	Split (Percentage) :
	- High-rise > 6 Levels	<input type="text"/>
	- Low-rise	<input type="text"/>
	- Residential	<input type="text"/>
	Total:	<input type="text"/>

6.	ANNUAL TURNOVER (OR SINGLE CONTRACT VALUE). (CONT)	Please advise the relevant turnover split between the following activities (if applicable):
	Hot Work	\$ <input style="width: 90%;" type="text"/>
	Support Work (Shoring/Underpinning) please describe	\$ <input style="width: 90%;" type="text"/>
	Asbestos Removal	\$ <input style="width: 90%;" type="text"/>
	Demolition (please advise method)	\$ <input style="width: 90%;" type="text"/>
	Other (if any please describe)	\$ <input style="width: 90%;" type="text"/>
	Total:	\$ <input style="width: 90%;" type="text"/>

7.	Please list and describe the 3 largest jobs over the past 2 years	1. <input style="width: 95%;" type="text"/> 2. <input style="width: 95%;" type="text"/> 3. <input style="width: 95%;" type="text"/>
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8.	Details of sub-contractors and/or labour hire personnel:	
	Does the Insured engage sub-contractors and/or labour hire personnel?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, what work do they perform?	<input style="width: 95%;" type="text"/>
	Annual estimated payments:	
	- Subcontractors:	\$ <input style="width: 90%;" type="text"/>
	- Labour Hire:	\$ <input style="width: 90%;" type="text"/>
	What minimum limits of public liability insurance are they required to carry?	\$ <input style="width: 90%;" type="text"/>
	What minimum limits of Professional Indemnity are they required to carry?	\$ <input style="width: 90%;" type="text"/>
	Do you engage sub-contractors to perform design work or other professional services on your behalf?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes please advise turnover in respect to such work?	<input style="width: 95%;" type="text"/>

9. Details of any professional services and/or advice provided?

10. What year was the company established

11. Estimated annual fees in respect to professional services/advice provide? \$

12. Have you previously purchased professional indemnity insurance? If so what was the inception date of the original policy and what is the current limit of Indemnity?

13. Do you wish to purchase a reinstatement of the section 2 policy limit?

14. Staff Details

Number of Directors/Principals

Number of professionally qualified staff?

Total Staff

15. Please provide turnover split by state and overseas

NSW%	VIC%	QLD%	SA%	WA%	TAS%	ACT%	NT%	Overseas
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

16. CLAIMS AND/OR LOSS EXPERIENCE

Dates	# Claim Reported	Amount paid & outstanding	Applicable Excess
From <input type="text"/> To <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Description of Claim <input type="text"/>			
From <input type="text"/> To <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Description of Claim <input type="text"/>			
From <input type="text"/> To <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Description of Claim <input type="text"/>			
From <input type="text"/> To <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Description of Claim <input type="text"/>			

Declaration

I declare that:

1. The answers given above and documents submitted represent the true position and have been completed after due enquiry;
2. I have not withheld any material information or any matter relevant to the decision of Epsilon as to whether to accept this risk;
3. I agree that this proposal and any accompanying documents shall form or partly form the basis of the Policy;
4. The person signing this proposal is duly authorised to sign on behalf of the Insured

Signature(s):

Date:

Title/Position:

YOUR DUTY TO DISCLOSE. Your attention is drawn to Section 21 of the Insurance Contracts Act 1984 (Commonwealth) which provides, in relation to your duty of disclosure, as follows:

- Section 21(1) 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:
- (a) 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
 - (b) a reasonable person in the circumstances could be expected to know to be a matter so relevant.
- Section 21(2) The duty of disclosure does not require the disclosure of a matter:
- (a) that diminishes the risk,
 - (b) that is of common knowledge
 - (c) that the insurer knows or in the ordinary course of his/her business as an insurer ought to know, or
 - (d) as to which compliance with the duty of disclosure is waived by the Insurer.
- Section 21(3) Where a person:
- (a) fails to give an answer, or
 - (b) 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 in relation to the matter.

PRIVACY NOTICE. We are bound by the Privacy Act 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.

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.

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