

# Civil Works Annual Proposal



## Important notice

### Material facts

'You' (this includes every person or entity to be insured under this insurance) are under a duty to disclose all material facts that could influence QBE Insurance's decision to accept this insurance and, if so, on what terms. You need to disclose facts both known to you and those which you could have been reasonably expected to know about. If you are in any doubt as to whether or not a fact may be material, you should disclose it to ensure that any cover granted is not prejudiced.

### Non-disclosure/misstatement

If you fail to comply with your duty of disclosure, QBE may be entitled to avoid the contract altogether, and therefore decline to pay any claim.

### Jurisdiction

Except where the parties agree otherwise, the laws of New Zealand apply to this form and any dealings between the parties arising from this form. The New Zealand courts have exclusive jurisdiction in relation to any disputes that may arise.

### How to complete this form

- You must answer all questions fully and, if you are completing this form by hand, please ensure you write clearly.
- If you are completing this form electronically, please open it using the latest version of Adobe Reader. Use your mouse/trackpad to take the cursor to the next editable field. Boxes can be ticked either by using your mouse/trackpad or by hitting 'enter'. Upon completion, please print out this form and sign the declaration.
- The signed form should then be posted, or emailed, to your broker.

Broker

Company

Individual

## A Applicant Details

1. Name

2. Address

3. Website address

## B Cover required

1. What type of annual insurance protection do you require?



Annual open

Automatically covers all projects up to the maximum contract limit. A provisional premium is paid, based on estimated turnover, and adjusted against actual turnover at the end of the Period of Insurance.



Annual Project Declaration

Provides the security of annual cover for a non-refundable deposit premium. Each new project requires a Project Declaration to be submitted within 45 days of the contractor taking possession of the site.

2. Period of Insurance

From 4pm

dd /  mm /  yyyy

To 4pm

dd /  mm /  yyyy

3. Annual turnover of work to be insured under this policy.

(a) current financial year (estimate)

NZD

(b) last financial year (actual)

NZD



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4. **Maximum limit, any one contract**
5. **Maximum term, any one contract**
6. **Maximum Maintenance Period, any one contract**
7. **Percentage split of work to be insured by:**

	Estimated - current financial year	Actual - last financial year
(a) earthworks	%	%
(b) subdivisions	%	%
(c) drainage	%	%
(d) roading	%	%
(e) other (please describe below)	%	%

## C Sums insured

### 1. Sums insured required:

	Standard sub-limit		Requested amendment
(a) principal-supplied materials	<input type="radio"/> NZD 5,000	or	<input type="text" value="NZD"/>
(b) transit	<input type="radio"/> NZD 50,000	or	<input type="text" value="NZD"/>
(c) materials in storage (off contract site)	<input type="radio"/> NZD 50,000	or	<input type="text" value="NZD"/>
(d) protection costs	<input type="radio"/> NZD 10,000	or	<input type="text" value="NZD"/>
(e) removal of debris	<input type="radio"/> 5% max contract value	or	<input type="text" value="NZD"/>
(f) professional fees	<input type="radio"/> 5% max contract value	or	<input type="text" value="NZD"/>
(g) increased costs during construction	<input type="radio"/> 5% max contract value	or	<input type="text" value="NZD"/>
(h) increased costs during reconstruction	<input type="radio"/> 5% max contract value	or	<input type="text" value="NZD"/>
(i) expediting expenses	<input type="radio"/> 5% max contract value	or	<input type="text" value="NZD"/>
(j) temporary buildings	<input type="radio"/> NZD 5,000	or	<input type="text" value="NZD"/>

Note: 'Existing Property' is only available as an Optional Extension and must be applied for on an individual contract basis.

## D Allowable contracts

Note: The following types of project are not automatically covered as 'allowable contracts' and must be agreed to in writing by QBE

- Buildings or structures of historical significance
- Buildings or structures with foundations greater than 3 metres below existing ground level
- An open trench, embankment, bund, cutting, bench, ditch or drain of greater than 100 metres, partially or completely excavated, or greater than 3 metres in depth
- Piles with a depth greater than 3 metres or diameter greater than 1 metre
- Galleries, shafts and tunnels and other underground works
- Canals, reservoirs, dams, syphons, retaining walls greater than 5 metres in height, harbour facilities, docks, breakwaters or jetties

Please describe the main type of work undertaken by your company and/or to be insured by this policy.

## E Value of work

1. What is the range of contract values of work undertaken?	From	NZD	To	NZD
2. What is the typical value?		NZD		
3. What is the typical duration?			months	
4. What geographical areas are your contracts located in?				
5. Please provide details of your last five projects.				
Title	1		Value	NZD
Description			Duration	months
Title	2		Value	NZD
Description			Duration	months
Title	3		Value	NZD
Description			Duration	months
Title	4		Value	NZD
Description			Duration	months
Title	5		Value	NZD
Description			Duration	months

## F Claims experience

1. Have you had any losses and/or claims in the past three years (whether insured or not) which, had the events giving rise to the losses and/or claims occurred during the period of this insurance would have been the subject of indemnity under this proposed insurance?

Yes  No

If 'Yes', please provide details.

Date of loss	Description of loss	Amount of loss/claim
		NZD
		NZD
		NZD
		NZD
		NZD
		NZD

## G Prior insurance

1. Please advise details of any previous Contract Works insurance:

Previous insurer

Expiry date

dd / mm / yyyy

2. Has any insurer ever:

(a) declined to insure you?

Yes  No

(b) cancelled or refused to renew your insurance?

Yes  No

(c) imposed special terms or conditions in respect of any insurance for your company?

Yes  No

If 'Yes' to any of the above, please provide full details including the name of the insurer.

## Declaration

I/We declare, on behalf of all proposed insureds, that:

- a All answers and statements in this proposal are correct and complete in every respect and there is no further information which may affect acceptance of the proposal.
- b If accepted by QBE, this proposal and declaration, and any other material which I/we have provided to QBE, shall be incorporated into and form the basis of the contract of insurance.
- c I/We understand that QBE requires this information (which will be retained by QBE) in order to decide whether or not to accept this proposal, and also that the Privacy Act 2020 entitles me/us to have access to, and request the correction of, this information.
- d QBE is authorised to disclose information received from me/us to its advisers, reinsurers and to other insurers. I/We authorise QBE to obtain, from any party, information that is, in QBE's view, relevant to this proposal.
- e I/We understand that the insurance will not be in force until this proposal has been accepted and cover confirmed by QBE.

Note: Signing this proposal and any supplementary questionnaires does not bind either the applicant or QBE to complete the contract of insurance.

Signed by applicant

Date

dd / mm / yyyy

Printed name

Phone

Position

Mobile

Email address

**PRINT**