

# CONSTRUCTION INSURANCE SINGLE PROJECT APPLICATION

## YOUR DUTY OF DISCLOSURE

This Policy is subject to the Insurance Contracts Act 1984 (Act). Under that Act You have a Duty of Disclosure.

Before You take out insurance with Us, You have a duty to tell Us of everything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms. If You are not sure whether something is relevant You should inform Us anyway.

You have the same duty to inform Us of those matters before You renew, extend, vary, or reinstate Your contract of insurance. The duty applies until the Policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time).

If anything changes between when the answers are provided to Us or disclosures are made and the Relevant Time, You need to tell Us.

Your duty however does not require disclosure of matters that:

- reduce the risk;
- are common knowledge;
- We know or, in the ordinary course of Our business, ought to know; or
- We have indicated We do not want to know.

If You do not comply with Your duty of disclosure, We may be entitled to:

- reduce Our liability for any claim;
- cancel the contract;
- refuse to pay the claim; or
- avoid the contract from its beginning, if Your non-disclosure was fraudulent.

## PRIVACY STATEMENT

We are committed to protecting Your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs), which will ensure the privacy and security of Your personal information.

Our Privacy Policy explains how We collect, use, disclose and handle your personal information as well as Your rights to access and correct Your personal information and make a complaint for any breach of the APPs.

A copy of Our Privacy Policy is located on Our website at [www.sura.com.au](http://www.sura.com.au)

Please access and read this policy. If You have any queries about how We handle your personal information or would prefer to have a copy mailed to you please ask Us.

If You wish to access Your file please ask Us.

## AGENT OF INSURERS

SURA Construction Pty Ltd acts as the agent of the Insurer and not as Your agent when issuing insurance policies, dealing with or settling any claims.

## IMPORTANT NOTICES

Cover will not commence until:

### 1. Inception of cover

- a) You have answered ALL questions and signed the declaration; AND
- b) You or Your broker accept our quotation and advise us of the project start date by e-mail; AND
- c) We confirm by e-mail the inception date of the Policy.

### 2. Claims

The Policy does not provide cover in relation to events that occurred before the contract of insurance was entered into.

### 3. Excess

An Excess is the sum of money We will not pay in respect of a claim. The Schedule and Policy details the Excesses which may be applicable.

### 4. Liability assumed under Agreement

This policy does not cover liability which You have agreed to accept unless You would have been so liable in the absence of such agreement.

## CONSTRUCTION INSURANCE SINGLE PROJECT APPLICATION

Broker Name	Applicant (You)
Broker Company Name	Builders License Number
State	Applicant's postal address
Suburb	
ITC %	Postcode
Period of Insurance	to
Name of Head Contractor	T/as
Name of Principal	
Interested Parties	
Describe Your role (i.e. Developer/Head Contractor/Sub-Contractor/Other)	

Do You require cover for:

a) Public Liability	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Pre-Existing Property	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Advanced Consequential Loss	<input type="checkbox"/> Yes <input type="checkbox"/> No

What is the estimated contract value of this project? \$

Please provide a brief description of the project in the space below

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## DISCLOSURE

Are You or Your company being operated under any type of third party agreement?  Yes  No

Have You ever had Construction Insurance refused, declined or cancelled by an Insurer?  Yes  No

How many years has the Contractor been doing this type of work?

Please provide details of any claims or notifications during the last 3 years in the space provided below

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## SECTION 1 — MATERIAL DAMAGE

LOSS DATE	BRIEF DESCRIPTION OF LOSS	AMOUNT

## SECTION 2 – THIRD PARTY LIABILITY

LOSS DATE	BRIEF DESCRIPTION OF LOSS	AMOUNT
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## RISK MANAGEMENT

What is the best description for the chosen method of rainfall run-off control?  
(ie. Ad-hoc, Sandbags, Dewatering Pumps)

Are You or Your company being operated under any type of third party agreement?  Yes  No

Estimate as a % of contract value the amount of work to be sub-contracted %

Does Your sub-contractor agreement require them to arrange their own CI insurance?  Yes  No

If Yes, is the contractual requirement for TPL only?  Yes  No

Do You ever utilise contract labour hire engaged in work on-site for any of Your projects?  Yes  No

What manned security presence will protect the Contract Site during the Construction Period?

Will the site be fully fenced?  Yes  No

## COVERAGE OPTIONS

Do You wish to DELETE the automatic cover for transit of materials?  Yes  No

Will the project be subject to a staged handover?  Yes  No

Do You need full cover under this Policy for those parts handed over?  Yes  No

What % of the project will be handed over prior to final completion? %

## QUESTIONS ABOUT THE CONTRACT SITE

Address Suburb

State Postcode

What is the best description of the locality? (i.e. isolated site, typical suburban area, industrial park, town centre, inner city, central business district)

What is the best description for the topography of the Contract Site? (i.e. flat, sloping, steep)

What subsoil conditions do You expect to encounter? (i.e. rock, clay, sand, mixed, fill, etc.)

What is the best descriptor for the sites' potential to be affected by flood (i.e. nil, medium, high)

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Does the site contain any easements for water, gas, electricity or telecommunications?  Yes  No

If Yes, please provide details (i.e. overhead power lines, underground cables, water, sewer)

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Are there any surrounding properties within 10 metres of the boundary?  Yes  No

If Yes, please provide details in the space below

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## QUESTIONS ABOUT THE PROJECT

If the project involves roadworks or pipelaying state the total length of the works in metres m

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If the project involves bridge construction state the total length of the bridge deck in metres m

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State the estimated Construction Period in weeks Weeks

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What % of the Construction Period has been allowed for wet weather or other delays? %

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Is a Defects Liability Period specified in the contract?  Yes  No

State the duration of the Defects Liability Period in Weeks Weeks

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What is the maximum depth of excavation? m

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How close will the excavation be from a site boundary in metres? m

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Is any blasting anticipated for this project?  Yes  No

If piling is necessary, will they be driven into position?  Yes  No

Will any part of the sidewall of the excavation need to be supported?  Yes  No

Do You expect to excavate below the groundwater table?  Yes  No

Estimate the \$ amount of excavation, pipe laying and any other civil works as a % of CV %

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Could a significant aspect of the building design be considered as prototypical?  Yes  No

If Yes, please provide details in the space below

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Will conventional methods of construction be used?  Yes  No

If Yes, please provide details in the space below

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Estimate (as a % of CV) %

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Is testing or commissioning of any machinery likely to take more than 6 weeks?  Yes  No

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## INSURED ITEMS

Sums Insured (NB: Unless an amount is stated below cover will not be included in Our quote.)

### SECTION 1 – INSURED PROPERTY (PERMANENT AND TEMPORARY WORKS)

Maximum Contract Value		\$
Materials or items to be supplied by the principal		\$
Employee tools (Up to a total new replacement cost of \$25,000 and \$5,000 per item)		\$
Mobile machinery & Equipment owned by You (State the total new replacement value)		\$

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### SECTION 1 – ADDITIONAL BENEFITS

Escalation Allowance	15% Automatic – Enter different % if applicable	%	\$
Removal of Debris	10% Automatic – Enter different % if applicable	%	\$
Professional Fees	10% Automatic – Enter different % if applicable	%	\$
Expediting Expenses			\$
Mitigation Expenses			\$
Miscellaneous Expenses			\$
Claim Preparation Costs			\$
Transit	Sub-limit of Liability any one carry		\$
Materials Stored Off-site	Sub-limit of Liability any one location and in aggregate		\$

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### SECTION 2 – THIRD PARTY LIABILITY

Public Liability	Limit of Liability any one Occurrence	\$
Products Liability	Limit of Liability any one Occurrence and in the aggregate	Not Available
Subsidence, Vibration, Removal, Weakening of Support	Sub-Limit of Liability	\$
Care, Custody and Control	Sub-Limit of Liability	\$

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