

# PRE-EXISTING PROPERTY INSURANCE SUPPLEMENTARY 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

### 1. Inception of cover

Cover will not commence until:

- 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.

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Broker Name \_\_\_\_\_ Broking Company \_\_\_\_\_

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Applicant (You) \_\_\_\_\_

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Do You own this Property? \_\_\_\_\_  Yes  No

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If NO, then who does? \_\_\_\_\_

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What is your role? \_\_\_\_\_  Owner  Project Manager  Builder  Owner Builder

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What period of time is coverage required for? \_\_\_\_\_ Weeks

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## LOCATION

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Street \_\_\_\_\_ State \_\_\_\_\_

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Suburb \_\_\_\_\_ Postcode \_\_\_\_\_

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Estimate the total construction cost to re-build the Property? \_\_\_\_\_ \$

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What is the best description of the locality? i.e isolated site, typical suburban area, industrial park, town centre, inner city, Central Business District?  
\_\_\_\_\_

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Please provide a brief description of the Property in the space below  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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What is the approximate floor area in square metres? \_\_\_\_\_ m<sup>2</sup>

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What are the floors made of?

Ground floor?  Timber  Concrete

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Other floors?  Timber  Concrete

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What are the walls made of?  Timber Frame  Brick Veneer  Masonry  Other

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What is the roof made of?  Timber Frame  Steel Frame  Concrete  Other

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How old is the Property (approximate age in years)? \_\_\_\_\_ Years

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Is the property subject to a Conservation order? \_\_\_\_\_  Yes  No

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Has a Building Condition report been done? (If Yes, please provide a copy) \_\_\_\_\_  Yes  No

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How would You describe its structural condition?  
\_\_\_\_\_  
\_\_\_\_\_

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Is any structural works required?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the public have access to the site during the works?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will a back to base alarm be provided?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will visitors to site be signed in and signed out?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the site have access to fire water hydrants? (i.e. town water supply)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will hot work be controlled by an on-site permit system?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the existing Property insurance cover this property during the works?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are You required to insure this Property under the building agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will after hours manned security be employed during the works?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the property be vacant during the whole period of the works?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the site be fully fenced?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Use the space below to provide us with any other information You feel is material to our decision to accept this risk

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**DECLARATION**

I/We declare that to the best of My/Our knowledge and belief the information provided herein is true and correct in every respect and I/We have not withheld any information.

**SIGNATURE:** \_\_\_\_\_

**DATE:** \_\_\_\_\_