

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.

The information provided in this document and any other documents provided to us will be dealt with in accordance with our Privacy Policy. By executing this document you consent to collection, use and disclosure of your personal information in accordance with our Privacy Policy. If you do not provide the personal information requested or consent to its use and

disclosure in accordance with our Privacy Policy, your application for insurance may not be accepted, we may not be able to administer your services/products, or you may be in breach of your duty of disclosure.

Our Privacy Policy explains how we collect, use, disclose and handle your personal information including transfer overseas and provision to necessary third parties 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

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 of our Privacy Policy 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.

Broker Name _____ Broking Company _____

Applicant (You) _____ Number of Employees _____

Do You own this Property? _____ Yes No

If NO, then who does? _____

What is your role? _____ Owner Project Manager Builder Owner Builder

What period of time is coverage required for? _____ Weeks

LOCATION

Street _____ State _____

Suburb _____ Postcode _____

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

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

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

What is the approximate floor area in square metres? _____ m²

What are the floors made of?

Ground floor? Timber Concrete

Other floors? Timber Concrete

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

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

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

Is the property subject to a Conservation order? _____ Yes No

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

How would You describe its structural condition?

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

DECLARATION

This Declaration must be signed by the intending insured as the Proposer(s). If the intending insured is a company, partnership or other business venture or involves more than one person or entity, then the person signing this declaration must be the one authorised to sign on behalf of all persons/entities identified as the intending insured.

Before completing this document, I/We have read and understood the information herein, including the Important Notices.

The answers given in this document and any other information supplied by the intending insured or by any other party on their behalf, are truthful and accurate.

I/We understand that SURA Construction Pty Ltd are relying on information supplied herein to decide whether or not to accept or reject this risk and that no material information has been knowingly withheld.

I/We acknowledge that by submitting this completed Proposal Form (with any other information) I/ We consent that the insurer may use and disclose my/our personal information in accordance with the "Privacy Statement" at the beginning of this Proposal Form. This consent remains valid until I/We alter or revoke it by written notice.

I/We also undertake to advise any changes to my/our personal information.

SIGNATURE:

DATE:

SIGNATURE:

DATE:
