SURA CONSTRUCTION

Level 14 / 141 Walker St
North Sydney NSW 2060
PO Box 1813
North Sydney NSW 2059

Telephone: 02 9930 9500
Web: sura.com.au

No Claims Declaration

Important Information

General Advice Warning

Any advice about this insurance that We or SURA give You is of a general nature. We do not consider Your individual objectives, financial situation or needs. It is up to You to choose the cover You need, and You should carefully read this document and any other documents that form part of the Policy before deciding whether this insurance is right for Your individual objectives, financial situation and/or needs.

Duty of Disclosure

Before the contracting insured enters into an insurance contract (referred to as "You" and "Your" in this notice), You have a duty to tell Us of anything that You know, or could reasonably be expected to know, that may affect Our decision to insure You and on what terms. You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary, or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for;
- is of common knowledge;
- We know or should know as an insurer; or
- We waive Your duty to tell us about.

If You do not tell Us something

If You fail to comply with Your Duty of Disclosure, and We would not have entered into the contract, for the same premium and on the same terms and conditions, had the failure not occurred, We may, subject to applicable law:

- be entitled to cancel Your contract or reduce the amount We will pay You if You make a claim, or both; or
- if Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Subject to applicable law or unless We state otherwise, a breach of the duty by one Insured affects all insureds in these ways.

Privacy

Your personal information will be collected and handled in accordance with our Privacy Policy. A copy of Our Privacy Policy is located on Our website at sura.com.au.

No Claims / No Material Changes

After full enquiry the applicant is not aware of any loss, damage, circumstance, incident, liability, or claim which has been made against the applicant's business or any principal, partner, director or employee whilst in this or any other business that could be covered by any of the policies now proposed.

After full enquiry the applicant is not aware of any material changes in the risk between the date of the completed proposal form and the start date of the proposed insurance.

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Declaration

By signing this document You represent that You are authorised to sign on behalf of all persons/entities identified as the intending inured(s). A misstatement or misrepresentation by one applicant of any material facts relevant to the Insurer's decision whether to accept or reject this risk is treated as a misstatement or misrepresentation by all applicants.

I/we have read and understood the information herein, including the Important Information, and the SURA Privacy Policy.

I/we agree that this declaration together with any other information supplied by me/us shall form the basis of any Contract of Insurance effected.

I/we declare that the statements and particulars contained in this declaration are true, correct, and complete and that I/we have not omitted, misstated or suppressed any material facts.

I/we undertake to inform the Insurer of any material alteration to this information occurring before the proposed insurance commences.

Proposed Insured

Signature

This declaration is to be signed by a Principal, Partner or Director of the Proposed Insured.

Title of signatory

Full name

Date

/ /