



Annual Contract Works & Public/Products Liability Insurance

Insured name

Full description of your business' activities

Registered business address

Street Number

Street Name

Suburb

State

Postcode

Contact Details

Name

Phone

Email

Contractors Licence Number

Number of Employees

ABN

Entitled to an Input Tax Credit?

Yes No

If 'Yes', please provide %

Registered for GST?

Yes No

Do you currently have a Construction Insurance policy?

Yes No

If 'Yes', please supply details below

Current insurer

Expiry date

Current premium

Policy type

Annual Contract Works & Public/Products Liability Insurance

HIA Insurance Services Pty Ltd (ABN 84 076 460 967) (HIAIS).

HIAIS is an authorised representative (no.275925) of Aon Risk Services Australia Limited (ABN 17 000 434 720 AFSL 241141) (Aon). HIA0128-AU-2407-01





Date cover required

Start date

End date

Basis of cover (select one of the following)

Transfer Basis - Insurance on all Projects ongoing at the start of, and commenced during, the Policy Period to be insured until expiry of the current Policy Period. Cover is subject to the maximum construction period applicable.

Run-Off Basis - Insurance only for the Projects that you commence during the Policy Period until they are completed. Cover is subject to the maximum construction period applicable.

Estimated Annual Turnover for the next 12 months (excluding GST) including split by state:

	QLD	NSW	SA	VIC	WA	NT	ACT	TAS
Estimated Turnover (\$)								
CBD (%)								
Suburban (%)								
Rural (%)								

*** Please note your turnover must include the value of any works completed on any personally owned/speculative properties*

Is there any work performed above the 26th parallel?

Yes No

If yes, please specify % of work (%)

Maximum Construction Period (for any one project)

Residential (\$)

Commercial (\$)

Civil (\$)

Turnover split in the next 12 months for

Residential (%)

Commercial (%)

Civil (%)

Maximum contract period (for any one project)

6 months 12 months 18 months 24 months Greater than 24 months

Maximum defects liability period (as per your building contracts – for any one project)

0-6 months 6-12 months 12-18 months Greater than 18 months

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Public & products liability limit

\$5,000,000 \$10,000,000 \$20,000,000

Do you require cover for any Major & Minor plant?

Minor Plant (\$)

Major Plant (\$)

Minor Plant includes: Tools, mini-excavators, bobcats, forklifts and non-major plant (excludes mobile phones, tablets, laptops). Includes cover for minor plant and equipment owned by you or hired in. Covered anywhere in Australia.

Major Plant includes: Cranes, hoists, excavators, loaders, graders, rollers, trenching and piling equipment, concreting plant, lifting devices & mobile construction machinery or vehicles. Includes cover for major plant and equipment owned by you or hired in Covered whilst on or about the site which your business is contracted on.

Will your business perform any sub-contracting activities that form more than 15% of your annual turnover or \$100,000?

Yes No

Services may include: sub-contracting work for other builders or direct to homeowners/business that are not part of your building contracts (i.e. carpentry, electrical, plumbing, scaffolding erection etc)

If 'Yes', please specify

(\$)

Activities

Are you completing construction works on a property you personally own?

Yes No

If 'Yes', please specify details below:

Property Address

Value of Works

Project Commencement Date

Will you be completing any Speculative Projects?

Yes No

Projects where Owner & Builder are the exact same entity with the intention of selling upon completion

Will any of your projects require insurance for existing structures in accordance with your building contracts?

Yes No

Do you own any Display Homes that require insurance?

Yes No

If yes, further information may be required

Do all the Sub-Contractors that you use have their own Public Liability Insurance?

Yes No

If 'Yes', how is the insurance confirmed?:

Certificate of Currency

Subcontract Agreement

Verbally

Other (please specify below)



Please advise of the estimated value of payments to contractors/subcontractors during this 12-month period

Will your business perform works at any of the following premises?

select all that apply & provide a description of the extent of works being undertaken

- Schools/Universities/Colleges/Child care facilities
- Shopping centres
- Hospitals/Medical centres
- Religious Organisations
- Service stations
- Retirement/Aged care facilities
- Playgrounds

Description of works

What do you do to ensure the safety and security of your work-sites? (Select all that apply)

- Temporary fencing
- CCTV
- Signage
- WHS processes
- Edge protection
- Other (please specify below)
- White cards
- Toolbox talks
- Site inductions
- SWMS (Safe work method statements)
- Locked site container

Please indicate below if you are, or anticipate undertaking any of the below in the next 12 months

- 1. Swimming pool installations or construction exceeding 30% of your turnover Yes No
- 2. Lifting of buildings or structures, underpinning, re-stumping or piling Yes No
- 3. Vacant land holdings - more than 10 building blocks, purchase price over \$1,000,000 per lot and/or a period of cover greater than 12 months Yes No
- 4. Excavation deeper than 3.5 metres (Geotechnical reports and dilapidation reports of adjoining properties may be required) Yes No
- 5. All projects requiring Protection Works (Victoria only) Yes No
- 6. Works to Heritage buildings with legislative or contractual rebuild requirements i.e. using traditional methods or materials Yes No
- 7. Asbestos removal and/or work with asbestos Yes No
- 8. Demolition works where you are acting solely as a Demolition Contractor, or where 25% or more of your turnover is derived from demolition contracting Yes No
- 9. Blasting contracts or operations - or liability from unlicensed operators / operations Yes No
- 10. Scaffolding contracts where you are acting solely as a Scaffolding contractor Yes No

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- 11. Civil works, not incidental to residential construction or more than 25% of the contract price (roads, runways, dams, bridges, pipelines or railways) Yes No
- 12. Maintenance to plant and machinery, mechanical or electrical works, in factories, manufacturing or industrial facilities Yes No
- 13. Any industrial construction contract involving the installation of plant and machinery Yes No
- 14. Risks on, under or above water Yes No
- 15. Any island risks within Australian Territory (other than Tasmania) Yes No
- 16. Contracts involving internal/external works at a height of greater than 5 stories' or 15 metres Yes No

Stamp Duty Exemption (NSW Only)

Are you Eligible for the NSW Stamp Duty Exemption? Yes No

If 'Yes', please sign the Stamp Duty Exemption Declaration form provided by our office.
In NSW, if you are an individual, partnership, company or trust carrying out a business with an aggregated turnover of less than \$2 million (Small Business), you may be eligible to seek a stamp duty exemption.

Claims & Compliance

Have you had any Material Damage, Third Party Liability or Tools Claims in the past five (5) years? Yes No

If 'Yes', please provide details below and/or supply a 5 year claims history report from your previous insurer/s:

Date of loss	Nature of claim (theft, malicious damage, etc)	Excess (\$)	Amount paid (\$)

Have you in the last 5 years:

Had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer? Yes No

Have You or any person applying for this insurance ever been declared bankrupt, insolvent, had liquidators appointed, been a defendant in a civil court case or convicted of any criminal offence? Yes No

If 'Yes', to any of the above, please provide details below

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Duty of Disclosure

Duty of Disclosure Before you enter into a contract of insurance, you generally have a duty under the Insurance Contracts Act 1984 (Cth) (ICA) to disclose anything that you know, or could reasonably be expected to know, or in the case of consumer contracts (as defined in Part IV of the ICA) (Consumer Contracts) to take all reasonable care to disclose anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please refer to any guidance issued in any insurance proposal or application form, your Duty of Disclosure obligations contained in any PDS and policy terms and conditions (as applicable) and contact your HIA Insurance Services representative.

Non-disclosure

If you fail to take reasonable care in disclosing information to us in the case of Consumer Contracts, or do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

In all instances, we recommend that you refer to any information provided by Aon to you or the insurer from time to time about your Duty of Disclosure and contact your HIA Insurance Services representative if you have any queries.



Declaration

I acknowledge and declare that:

- I am authorised to make this declaration;
- My insurance policy coverage is subject to the full terms and conditions of the policy wording and the specific coverage terms, sub-limits and endorsements set out in any quote and the information provided in this proposal;
- I have read and understood the [Important Notices](#), including my [duty of disclosure](#) to the insurer;
- No proposal for insurance of this type has been declined by any insurer, nor has any such policy been cancelled or renewal thereof refused; and
- Aon may collect, use, store and disclose personal information to offer, promote, provide, manage and administer the financial services and products we and our group of companies offer, in the manner set out in the [Aon Privacy Notice](#). For further information about our privacy practices, please refer to the [Aon Australia Group Privacy Statement](#), a copy of which can be sent to you on request.

Full Name

Signature

Date

Privacy Statement

HIA Insurance Services Pty Ltd ('HIAIS') is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer promote, provide, manage and administer the many financial services and products we and our group of companies are involved in, as set out in the HIAIS Privacy Notice.

Unless we hear from you otherwise, through the means set out in the HIAIS Privacy Notice, we will assume that you have read the HIAIS Privacy Notice and you have no objection to us handing your personal information in the manner set out in this notice (which includes contacting you to promote our products and services we think may be of interest to you).

A copy of the HIAIS Privacy Notice can be located on our website www.hiainsurance.com.au

Please note that further information may be required upon request from your broker or insurer.

Please return this document to your local HIAIS Representative or the below:

au.hiais@aon.com

1800 762 878

www.hiainsurance.com.au

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Additional Insurances

Would you also like our assistance with any of the below types of insurance for your business?
(please tick the applicable boxes)

- Legal Expenses
- Cyber Liability
- Management Liability
- Workers Compensation
- General Business Insurance
- Commercial Motor Vehicle Insurance
- Tradespersons Insurance
- Personal Insurances – House/Landlord
/Personal Sickness & Accident
- Home Warranty Insurance/Domestic
Building Insurance

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