

**CEMAC contractors machinery and contractors combined public and products liability proposal form**



Wesfarmers General Insurance Limited, ABN 24 000 036 279



**CEMAC**  
PTY LIMITED

**ALL QUESTIONS MUST BE ANSWERED - USE N/A IF NOT APPLICABLE**

Insured/Proposer's name in full

(If cover is intended to include subsidiary companies or any other parties, please list their names and relationship to Insured/Proposer)

  


Postal address

Postcode

Telephone No.

 (    )

**Goods and Services Tax (G.S.T)**

To ensure you do not incur any unnecessary GST Liabilities on claim settlements, please advise:

a) Your Australian Business Number (A.B.N) if applicable

b) Any entitlement you have to an Input Tax Credit  %

Previous Trading Names(s) if any

Lessor or Other Interested Parties

Broker's Name and Address

Postcode

Period of Insurance

From    /    /    To    /    /    at 4:00pm local standard time

Cover Note Number

Geographic Area of Operation

NSW	Lumley House, Level 9, 309 Kent Street, Sydney 2000 Suite 19, 50 Glebe Road, The Junction 2291	Phone (02) 9248 1111 Phone (02) 4925 7500	Fax (02) 9248 1122 Fax (02) 4940 0295
VIC	Level 3, 99 King Street, Melbourne 3000	Phone (03) 8627 4333	Fax (03) 8627 4312
ACT	Level 4, 10 Rudd Street, Canberra City 2601	Phone (02) 6279 0333	Fax (02) 6279 0330
TAS	Level 11, 27 Paterson Street, Launceston 7250	Phone (03) 6345 4700	Fax (03) 6345 4711
SA	465 Pulteney Street, Adelaide 5000	Phone (08) 8228 1700	Fax (08) 8228 1777
WA	Level 9, 50 St George's Terrace, Perth 6000	Phone (08) 9220 8222	Fax (08) 9220 8251
QLD	Level 2, 99 Melbourne Street, South Brisbane 4101	Phone (07) 3307 4800	Fax (07) 3307 4899
	Level 5, Northtown Tower, Flinders Mall, Townsville 4810	Phone (07) 4722 6000	Fax (07) 4724 4398
NT	Level 2, Beagle House, 38 Mitchell Street, Darwin 0800	Phone (08) 8946 4600	Fax (08) 8946 4666

Lumley Insurance is a trading name of Wesfarmers General Insurance Limited

**Please read carefully before completing**

“you” “your” where used in this Proposal means the Proposer and if more than one, each of them.

“we” “us” “our” means Wesfarmers General Insurance Limited ABN 24 000 036 279.

**Your Duty of Disclosure**

Before you enter into a contract of general insurance with an insurer, you have a duty at law to disclose to the insurer anything that you could reasonably be expected to know is relevant to the insurer’s decision whether to accept the risk of insurance and if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclose of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows, or in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

**Confirming Transactions**

You may contact us or your adviser, in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under your Policy. Any transaction will be documented by us as quickly as possible.

**Privacy**

Wesfarmers General Insurance Limited respects your privacy and complies with the Privacy Act and the National Privacy Principles. A copy of our Privacy Policy and Procedures is available at any of our offices.

**Average**

The market value of each item of Machinery to be insured under the Policy must be declared. If the sum insured is less than 90% of the current market value, then we will only pay such portion as the sum insured bears to 90% of the current market value.

**General Question**

(Please and give full details as required)

1. State Business/trade use applicable to insured machines:

.....  
 .....

(a) How long have you been in your present business? ..... Years

2. Is the Policy to cover:

**YES**      **NO**

(a) your Machinery? .....

    

(b) Machinery hired in by you for which you are responsible? .....

    

3. Give details of any previous insurances held by you to cover the Machinery to be insured under the Policy:

Insurance Company	Period (Past 5 years)					
	/	/	TO	/	/	/
	/	/	TO	/	/	/

4. Is the Machinery presently insured?, If **Yes** please give details: .....

    

(a) name of insurance company .....

(b) name of insurance broker .....

(c) date the cover ceases ...../...../.....

5. Has any insurer ever: **YES** **NO**
- (a) declined or permitted withdrawal of a proposal for insurance on any of the Machinery? .....
- (b) cancelled or refused to renew any insurance covering any of the Machinery? .....

If **Yes**, please give details

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.....

6. Does any of your Machinery operate on rails?
- If **Yes**, please give details .....
- .....
- .....

7. Please give details of all operator under 25 years of age or with less than 2000 hours experience with similar machinery.

Name of Operator	Age	Type of License	Type of Machinery	Experience (Hours)

## 2. "Road Risk" - Third Party Property Damage (\$20,000,000 limit)

1. Is cover required on all registered Machinery or Machinery with unregistered vehicle permits (uvp's)?
2. How many items of Machinery are registered or have uvp's? .....

**Note: This cover does not apply to registered Machinery whilst utilised for Trade Use.**

### Machinery Questions

(Please  and give full details as required)

1. If more than one item of Machinery is to be insured, state your estimation of "Maximum Accumulation Value" at risk at one location: \$
2. Are all items of Machinery thoroughly sound and in good condition, and conform with all Government or Statutory and other Regulations? If **No**, please give details
- .....
- .....

3. Where your Machinery consists of cranes, is each crane of 15 tonne or greater lifting capacity fitted with a load movement indicator?
- If **No**, please give details
- .....
- .....

4. State details of provisions presently in place which you use to prevent or minimise loss or damage by theft or malicious damage. YES NO

.....  
 .....

5. Is a suitable fire extinguisher fitted to each item of Machinery, readily accessible and properly maintained?

6. Will the Machinery be involved in multi lifting or lowering operations?    
 If Yes, approximately how many times during the next 12 months?

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7. Do you Dry-Hire your Machinery to other parties?    
 If Yes:

- (a) attach to this Proposal a signed copy of the "Conditions of Hire", and
- (b) please advise the percentage of use your Machinery is involved in Dry Hire .....%
- (c) do you offer a damage waiver to hires? .....

8. Will any item of Machinery be "highly exposed" to any of the following perils?

- Fire, Explosion .....
- Flood, Inundation .....
- Landslip, Subsidence .....
- Falling over an edge .....
- Storm, Cyclone .....
- Falling rocks, Blasting .....
- Underground (for any reason) .....

**Claims History**

9. Give details of all claims, or Incidents which would have been a claim against this type of policy, that you have incurred during the past 3 years (both paid and estimated).

Date of Accident	Insurance Company	Machinery Damage	Third Party Damage	Details of Damage
/ /		\$	\$	
/ /		\$	\$	
/ /		\$	\$	

If more than 3 claims, please attach a separate list.

**Schedule of Machinery to be Insured**

(Please and give full details as required)

10.

Item No.	Year of Manufacture	Make/ Model	Description	Rego. No. or Serial No. if unregistered	Lifting Capacity (if crane)	Current Market Value
1						\$
2						\$
3						\$
4						\$
5						\$

If more than 5 items, please attach a separate list.

**Optional Extensions**

**11. Value Added Cover** - Please tick Yes or No for each Optional Extension to the Policy:

**YES NO**

- Unintentional/Non-Deliberate Overload (UNO)
- Substitute Hire Costs (SHC)
- Multi-Lift (ML)
- Finance Gap Payout (FGP)
- Agreed Value (AV)
- Appreciation in Machine Value (AMV)
- Extended Dry Hire (EDH)
- Ongoing Hire Costs (OHC)
- Underground Risk (UR)
- Finance Payment Protection (FPP)
- Equity Protection (EP)

**Note 1:** The above Optional Extensions are available subject to payment of additional premium by you.

**Note 2:** Special Extensions to meet your special needs may be provided, please state your requirements:

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.....

**Contractors Combined Public and Products Insurance Questions**

1. Business (please ensure you provide a complete list of all types of business you conduct which you require to be indemnified by the Policy. However, please note that, at our discretion, we may agree to insure you for liability arising out of the use of your Machinery only. If this is the case, we will inform you of this decision as soon as possible).

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2. Have you had any Public Liability Claims made against you in the past 5 years?

Please YES NO  
below

If "Yes", please list them

Date	Brief Description	Amount

3. Does any of your work involve the following:

- (a) Underpinning or piling
- (b) Demolition (to what height above ground level ..... m)  
(Note: Policy automatically allows 5 metres)
- (c) Alteration (under a construction contract) to existing structures
- (d) Excavation (to what depth ..... m)
- (e) Underground operations

YES NO

(f) Blasting

(g) Hazardous chemicals/inflammable liquids

(h) Refuse removal & disposal

(i) Hot work (welding, cutting, grinding)

If "Yes", please give brief description

.....  
.....

4. (a) Do you insist on your subcontractors insuring themselves for Public Liability?

(b) If "Yes", to what limit? \$.....

(c) Do subcontractors have to include you as an Insured on their policy and require their policy to contain a cross-liabilities clause?

5. In what areas are your contracts predominantly based (Note: more than one may be applicable)

City

Country town

Bush

6. What precautions do you always take to minimize the public's danger at your Sites?

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.....  
.....

7. Have you ever had liability insurance cancelled or had an insurance company decline to renew a liability insurance of yours? If "Yes", please describe

.....  
.....  
.....

8. What limit of indemnity do you require for Public Liability? \$.....

9. Do you require Products Liability? If "Yes", to what limit of indemnity? \$.....

10. How long have you been engaged in you been engaged in your current Business? .....

4. Declaration and Signature

I/We declare that the answers given herein are in every respect true and correct and that I/we have not with held any information likely to affect the acceptance of this Proposal and that I/we have read and understood the Proposal and the Policy Wording - and ensured that we have sought clarification of any aspects of the Proposal or Policy we did not understand.

We acknowledge that Lumley General Insurance may give to, and obtain from, other insurers and/or insurance reference bureaux, personal information relating to this Proposal as well as insurance claims information obtained during the course of this contract.

Signature of Insured

Date (dd/mm/yyyy)