



Combined General and Products  
Liability Scaffolders Proposal Form



## Important Notices

### Your Duty of Disclosure

A. Your attention is drawn to Section 21 of the Insurance Contracts Act 1984 (Commonwealth) which provides, in relation to your duty of disclosure, as follows:

- Section 21 (1) Subject to this Act, an Insured has a duty to disclose to the Insurer, before the relevant contract of insurance is entered into, every matter that is known to the Insured being a matter that:
- (a) the Insured knows to be a matter relevant to the decision of the Insurer whether to accept the risk, and if so, on what terms, or
  - (b) a reasonable person in the circumstances could be expected to know to be a matter so relevant.
- (2) The duty of disclosure does not require the disclosure of a matter:
- (a) that diminishes the risk,
  - (b) that is of common knowledge
  - (c) that the insurer knows or in the ordinary course of his/her business as an insurer ought to know, or
  - (d) as to which compliance with the duty of disclosure is waived by the Insurer.
- (3) Where a person:
- (a) fails to give an answer, or
  - (b) gives an obviously incomplete or irrelevant answer to a question included in a proposal form about a matter, the Insurer shall be deemed to have waived compliance with the duty of disclosure in relation to the matter.

If insufficient space on this form, please use an attachment page

### Statutory Liability Extension is Claims Made Insurance

The Statutory Liability coverage is an extension to the policy you are applying for and the Statutory Liability coverage is 'Claims Made' insurance. This means that the Statutory Liability extension of the policy applies to claims made against you and notified to the insurer during the policy period. The policy does not provide cover in relation to:

- acts, errors or omissions that occurred prior to the retroactive date (if one is specified) in the policy;
- any claim made, threatened or intimated against you prior to the commencement of the policy period;
- any claim or fact that might give rise to a claim, reported or which can be reported to an insurer under any insurance policy entered into before the commencement of the policy period;
- any claim or fact that might give rise to a claim, noted in this proposal or any previous proposal;
- any claim arising out of any fact you are aware of before the commencement of the policy period;
- any claim made against you after the expiry of the policy period.

However, the effect of Section 40(3) of the Insurance Contracts Act 1984 (Cth) is that where you become aware, and notify us in writing as soon as is reasonably practicable after first becoming aware but within the policy period, of any facts which might give rise to a claim against you, any claim which does arise out of such facts shall be deemed to have been made during the policy period, notwithstanding that the claim was made against you after the expiry of the policy period.



#### 4 Details of Premises (including overseas location)

Details of premises occupied for the purpose of conducting the Business				
	Premises 1		Premises 2	
Location				
Occupied as				
Age of premises				
	Owned <input type="checkbox"/>	Leased <input type="checkbox"/>	Owned <input type="checkbox"/>	Leased <input type="checkbox"/>

(for any additional premises please attach a schedule supplying details as above)

#### 5 Estimated Payroll

Estimated Annual Payroll (including earnings of Principals, Directors, Partners)		
	Payroll	No. of Staff
Management, Clerical & Sales		
Work away from premises		
Payment to contractors and/or subcontractors		
Payments to labour hire workers		
Others (please specify)		

#### 6 Quality Control & Product Information

- a Are all personnel licensed to carry out work? Yes  No
- b Does your work comply with relevant Australian Standards? Yes  No

## 7 Business Activities

a Estimated annual turnover \$

Please complete the following:		% of Turnover
Erection & Dismantling of Scaffolding		%
Expected Maximum Individual Contract Value \$		
Expected Maximum Height Level		
2 storeys or less		%
2-5 storeys		%
5-10 storeys		%
Over 10 storeys		%
Hire of own scaffolding		%
Hire of any other equipment		%
Description of Equipment		
Manufacture of scaffolding		%
Import of any product/s		%
Description of product/s		
From which country/countries		
Export of any product/s		%
Description of product/s		
To which country/countries:		
Sales of scaffolding (new)		%
Sale of scaffolding (second-hand)		%
Other business activities, please specify:		%
		Should total to 100%

- b Do you conduct any rigging activities which are not involved in the erection and/or dismantling of scaffolding?

Yes  No

- c Please indicate whether your business involves work on or involving

Aircrafts, airports or watercrafts Yes  No

Dams Yes  No

Petrochemical plants or refineries Yes  No

Power stations Yes  No

Off shore platforms Yes  No

Underground mines Yes  No

If yes, please provide full details:

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## 8 Stamp Duty

To enable us to calculate the correct Stamp Duty applicable to your policy, please indicate which states you operate in and provide a turnover split in the table below for the respective states that you work in

State	QLD	NSW	VIC	ACT	SA	WA	NT	Tas
% of T/O								

Do you perform any activities outside of Australia? Yes  No

If yes, please advise the type of activity/activities and which country/countries they are conducted

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**9 Contractual Liability**

a. Do you assume liability under contract or hold other harmless (other than lease liability)?

Yes  No

b. Do you operate under Standard Conditions of Work?

Yes  No

If yes, please provide full details, and attach copies of all agreements and conditions of work (other than lease liability)

\_\_\_\_\_  
 \_\_\_\_\_

**10 Professional Exposure**

Do you provide any advice, design or specifications to third parties?

a) for a fee Yes  No

b) for no fee Yes  No

If yes, please provide details

\_\_\_\_\_  
 \_\_\_\_\_

**11 Claims and/ or Loss Experience**

a. Have you had any insured and/or uninsured claims or loss experience over the last five years?

Yes  No

If yes, please provide details below:

Dates	Claims reported	Amount paid & outstanding	Applicable excess	Description
From To				
From To				
From To				
From To				

b After investigation, are you aware of any circumstances which could give rise to a claim under the proposed Policy and which are not mentioned above?

Yes  No

If yes, please provide details:

c Is there any additional information or detail of which you are aware and which may assist the Underwriter to better assess the nature of the risk?

Yes  No

If yes, please provide details:

d Have you had any insured and/or uninsured statutory fines and penalties in the last 5 years?

Yes  No

If yes, please provide details

Date of fine	Amount	Offence

## 12 Previous Insurance History

After investigating have you ever had any

Insurance declined or cancelled? Yes  No

Renewal refused? Yes  No

Special condition imposed? Yes  No

Increased excess imposed? Yes  No

Claims denied for this class of insurance? Yes  No

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**13 Declaration**

I declare that to the best of my knowledge and belief the answers given above or documents submitted represent the true position and that I have not withheld any material information for this proposal. I agree that this proposal and any accompanying documents shall form or partly form the basis of the Contract Proposed.

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Signature

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Date

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Title/Position

**Once completed, please return this proposal form to Darryn Shiels [darryn@thib.com.au](mailto:darryn@thib.com.au) or Nathan Jameson [nathan@thib.com.au](mailto:nathan@thib.com.au) at Thomas Holloway Insurance Brokers:**

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Phone 07 3831 4605

#### Privacy Notice

We are bound by the Privacy Act and its associated National Privacy Principles when we collect and handle your personal information.

We collect personal information in order to provide our services and products. We also pass it to third parties involved in this process such as our reinsurers, agents, loss adjusters and other service providers.

You can seek access to and if necessary, correct your personal information by contacting our Privacy Officer.

When you give us personal or sensitive information about other individuals, we rely on you to have made or make them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties that we disclose it to and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done either of these things, you must tell us before you provide the relevant information.