Construction

Single Project Contract Works and Construction Liability Proposal

V.2024.2

Important Notices

PEN UNDERWRITING PTY LTD
ABN 89 113 929 516 AFSL 290518

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, 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; or
- is common knowledge; or
- 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 do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.
If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed

Adequacy of Sums Insured

The additional insured items for Existing Structure and for items of Equipment and Hoists, Cranes and Mobile Construction Plant are subject to average / underinsurance. The Named Insured must insure for Existing Structure the full replacement vale and for items of Equipment and Hoists, Cranes and Mobile Construction Plant the current market value and if the Named Insured does not the Insurer will only pay the proportion of the claim that the Sum Insured bears to that replacement value or market value.

PRIVACY

Pen Underwriting and the Insurer(s) handle your personal information with care and in accordance with the Privacy Act 1988 and the Australian Privacy Principles. We collect personal information about you to provide you with insurance and insurance related services. We may disclose your personal information

to third parties for the purposes described in our Privacy Policy, including related entities, insurers, reinsurers, agents and service providers, some of whom may be located in the United States of America, United Kingdom, Singapore, Germany, Sweden and India. By asking us to provide you with insurance and insurance related services, you consent to the collection, use and disclosure (including overseas disclosure) of your personal information for the purposes described in our Privacy Policy. Where you provide personal information about others, you represent to us that you have made them aware of that disclosure and of our Privacy Policy and that you have obtained their consent. If you do not consent to provide us with the personal information that we request, or withdraw your consent to the use and disclosure of your personal information at any stage, we may not be able to offer you the products or provide the services that you seek. For information about how to access and or correct the personal information we hold about you or if you have any concerns or complaints, ask us for a copy of our Privacy Policy or visit https://www.penunderwriting.com.au/important-information/

Instructions

Please download and save this PDF to your desktop and open via Adobe Acrobat to fill out digitally.
Filling the form out in your browser will not save your answers.
Please read this Proposal Form fully prior to answering the questions.

- Please answer all questions in full. Where appropriate, tick the 'Yes' or 'No' box that best indicates your reply.
- If there is insufficient space provided, please provide further information on your letterhead.
- All attached documents form part of this Proposal.

Clear Form

1. Applicant Details

a. Name Insured (person/company applying for this Insurance)

b . Registered Business: ☐ Yes ☐ No ABN:

c. Number of Employees: Years in Business: Taxable %:

d. Website:

e. Address:

State: select an item... Post code:

f. Business Phone: Mobile Phone:

2. Construction Contract

a. Name of Principal:

b. Name of Contractor:

c. Name of other Interested parties

d. Description of the Contract and works to be undertaken:

e. Contract Site Location / Address:

State: select an item... Postcode:

3. Construction Period

a. Date of Commencement .

b. Date of Practical Completion .

c. Testing & Commissioning period : Weeks (if required)

d. Maintenance Period (Defects Liability Period) : Months

4. Construction Project Details

a. No. of storeys: ..... No. of basements: ..... Max. Open span: .....

b. Subsoil conditions: ..... Max. Excavation depth: .....

c. Foundation type: .....

d. Details of piling: .....

e. Details of shoring: .....

f. Details of blasting: .....

g. Details of underpinning: .....

h. Construction method: .....

i. Materials to be used: .....

j. Is an Existing Structure(s) on site? ☐ Yes ☐ No

i. If Yes, will any alterations or refurbishments to Existing Structure(s) be undertaken? ☐ Yes ☐ No

ii. If Yes, please provide details:

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iii. Describe the property bordering the proposed site, noting the distance to the contract works:

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iv. Has a dilapidation report (including photographs) been completed?

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5. Site Works

Will the project include any of the following?

a. Actual excavation or works in an existing excavation deeper than 10 metres ☐ Yes ☐ No

b. Underground works such as tunnels, shafts, mines or galleries ☐ Yes ☐ No

c. Road works or bridges ☐ Yes ☐ No

d. Pipelines greater than 1.0 metres in diameter ☐ Yes ☐ No

e. Excavation of Underground services on site (other than to install new services) ☐ Yes ☐ No

f. Directional drilling or boring (other than piling/piers) ☐ Yes ☐ No

g. Work in or around an airport or aircraft landing area or working railways or tramlines ☐ Yes ☐ No

h. Work in gas, oil, chemical or petrochemical plants including any work on petrol service stations ☐ Yes ☐ No

i. Water or Sewerage Treatment Plants ☐ Yes ☐ No

j. Work in mining processing plants ☐ Yes ☐ No

k. Technology which is of a prototype nature ☐ Yes ☐ No

l. Work on landfills, land which is listed on the contaminated land register or the application of waste or chemical products to land ☐ Yes ☐ No

m. Dams, Coffer Dams, Breakwaters ☐ Yes ☐ No

n. Works in, over or under water / in watercourse. ☐ Yes ☐ No

o. Demolition only ☐ Yes ☐ No

p. Power Generator / Distribution Lines ☐ Yes ☐ No

q. Used or second hand equipment / materials ☐ Yes ☐ No

If yes, please provide details:

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SECTION 1 – MATERIAL DAMAGE

6. Construction Project Sums Insured

Indicate the proposed Sums Insured for Section 1 – Material Damage below:

Scope of Cover		Sum Insured LAOE / LAOCC
1. Contract Price (CP)		$
2. Principal Supplied Materials (Included in Contract Price)		$
3. Escalation (Up to 15% of CP)	select an item...	$
4. Existing Structure		$
5. Hoists, Cranes and Mobile Construction Plant		$
6. Temporary Buildings and Equipment		$
Additional Benefit		**Sum Insured LAOE / LAOCC**
7. Demolition and Removal of Debris (up to 10% of CP)		$
8. Professional Fees (up to 10% of CP)		$
9. Expediting Expenses (up to 5% of CP)		$
10. Mitigation Expenses (up to 5% of CP)		$
11. Temporary Protection and/or Government Expenses (up to 5% of CP)		$
12. Materials in Storage* (limit within Contract Price)		$
13. Materials in Transit* (limit within Contract Price)		$
14. Claims Preparation Costs		$
15. Public Authorities		$
16. Testing and Commissioning* (limit within Contract Price)		$
17. Plans and Documents		$
18. Floor Space Ratio Indemnity (up to the lesser of 5% or $500k)		$
19. Dewatering		$
20. Strike, Lock-out, Riot and Civil Commotion* (limit within Contract Price)		$
21. Undamaged Foundations* (limit within Contract Price)		$
22. Pipeline Leak Search and Locate		$
TOTAL SUM INSURED		$ 0

LAOE – Limit any one Event / LAOCC – Limit any one Construction Contract

*If cover for Hoists, Cranes and Mobile Construction Plant is required, please attach schedule on submission of this Proposal.

NB: request for coverage only applicable if a limit shown in the respective Sum Insured.

SECTION 2 – LEGAL LIABILITY

7. Public Liability - Limit of Liability

Does this Applicant require Section 2 –Legal Liability Cover? ☐ Yes ☐ No

Public Liability Cover Limit: ☐ $10 Million Limit ☐ $20 Million Limit

8. Wages, Contractors and Labour Hire

a. Does the Applicant engage Contractors or Subcontractors? ☐ Yes ☐ No

b. Do all sub-contractors that you use have their own Public Liability Insurance ☐ Yes ☐ No

c. If yes, do you confirm and retain by written evidence (eg: Certificate of Currency) ☐ Yes ☐ No

If Yes, please provide values split as follows:

	Estimated for the contract
Labour only:	
Labour and Services:	
Labour and Materials:	

9. Care, Custody and Control

Does the Applicant have any property in their Care, Custody and Control? ☐ Yes ☐ No

If **Yes**, please provide a description and the total value of the property:

GENERAL HISTORY

10. Applicant History

(a) In the last 5 years, has the Applicant or any of its Partners, Directors or machinery or vehicle operators ever:

(i) been convicted of or charged with fraud, arson, theft, or any other criminal act? ☐ Yes ☐ No

(ii) been reported for or convicted of any offence in connection with the use, operation or control of any machinery or motor vehicles ☐ Yes ☐ No

If Yes, please provide details:

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.....

(b) Has the applicant or any of its Partners or Directors ever:

(i) been bankrupt or in receivership, administration or liquidation? ☐ Yes ☐ No

(ii) been Directors/ Owners of any entity that was or is in receivership, administration or liquidation? ☐ Yes ☐ No

If Yes, please provide details:

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(c) For the Applicant, its Principals and or Directors, has an Insurer:

(i) declined to renew your insurance ☐ Yes ☐ No

(ii) imposed special terms ☐ Yes ☐ No

(iii) cancelled your insurance ☐ Yes ☐ No

If Yes, please provide details:

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(d) In the past 5 years, has the Applicant held:

(i) Construction Works Insurance ☐ Yes ☐ No

(ii) Public Liability Insurance ☐ Yes ☐ No

If Yes, please provide details:

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11. Claims History

Please attach:

Material Damage Claims Experience on Insurer Letterhead – 3-years minimum*

Liability Claims Experience on Insurer Letterhead – 5 years minimum*

ATTACHMENTS

- ☐ Material Damage Claims Experience on Insurer Letterhead – 3-years minimum*
- ☐ Liability Claims Experience on Insurer Letterhead – 7 years minimum*
- ☐ Any Project Specific Designs or Specifications
- ☐ Plant and Equipment Schedule, including Model, Year and Value
- ☐ Other. Please list below:

DECLARATION

I declare that:

- I am authorised by each of the Applicant(s) to sign this Proposal
- The statements in this Proposal are true and complete and no material information has been withheld
- I have read and understood the Important Notices accompanying this Proposal
- I have diligently made all necessary enquiries in order to comply with the duty of disclosure
- I have read the Pen Underwriting Privacy Statement on this Proposal and consent to the use, disclosure and obtaining of personal information about the insured for the purposes shown in the Privacy Statement
- Where I have provided information about another individual, that individual has been made aware of that fact and of the Pen Underwriting Privacy Statement
- I acknowledge that Pen Underwriting relies on the information and representations in this Proposal and otherwise made by me or on my behalf in relation to this insurance
- Except where indicated to the contrary, I understand that any statement made in this Proposal will be treated as a statement made by all persons to be insured
- I undertake to notify Pen Underwriting of any material alteration to the information contained in this Proposal prior to inception of the proposed insurance
- I understand that no insurance is in place until such time as Pen Underwriting has confirmed acceptance of the proposed insurance

Full Name:.....

Title: .....

Date:.....

Signature:.....