

# Contractors Pollution Liability

## Proposal Form

### Policy Details

Company Name:	
Key Contact:	
Address:	
Telephone:	
Email:	
Website:	

### Company Overview

When was the company established/number of years the company has been in business?

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Total number of staff:

#	in the field performing works	#	in the office/design team/etc.
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Business Description:

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### Gross Revenues

Gross Revenues for Current Accounting Year:	\$
Estimated Revenues for Proposed Financial Year:	\$

### Breakout of revenue per state:

QLD	NSW	VIC	SA	WA	ACT	NT	TAS	Overseas
%	%	%	%	%	%	%	%	%

### Activities

Please provide estimated sales revenues by activities for the proposed insurance year on the below "Environmental Activity Schedule".

Annual Policy:	
Project-Specific Policy: (If a project-specific policy is required, please provide turnover associated with proposed project ONLY.)	

### Environmental Activities Schedule:

Activity	Sales/Turnover	% Sub-Contracted Out	% Related to Design Only
Soil excavation			
Soil/groundwater treatment/remediation			
Bioremediation			

Underground/subsurface remediation			
Dredging			
PCB handling			
Emergency spill response			
Landfill construction			
Liner installation			
Monitoring well drilling			
Potable well drilling			
Soil/groundwater boring			
Lab packing			
UST installation			
UST removal			
Tank cleaning			
Pipeline installation			
Pipeline/sewer/septic maintenance			
Industrial cleaning			
Hydroblasting			
Demolition			
Asbestos/lead abatement			
Mold remediation services			

**Non-Environmental Activities:**

<b>Activity</b>	<b>Sales/Turnover</b>	<b>% Sub-Contracted Out</b>	<b>% Related to Design Only</b>
Electric			
HVAC			
Plumbing			
Water/sewer			
Street & Road/Heavy Hwy			
Excavation			
Site Development/Grading			
Concrete Work			
General Construction			
Acoustical			
Communications			
Painting			
Civil Construction			
Construction Management			
Drilling			
Drywall Installation			
Industrial Construction			
Mechanical Construction			
Process Piping			
Roofing			

Bridge Work			
Carpentry			
Flooring/Tile/Marble			
Pipeline Construction			
Utility			
Masonry			
Other (explain):			
<b>Total:</b>			

### Subcontractors

Does your company have a standard contract to use with its subcontractors?		Yes	No
If Yes, do they contain hold harmless or indemnification agreements in favour of your Company?		Yes	No
If applicable, what are your minimum Insurance requirements for subcontractors:			
• General Liability:	\$		
• Contractors Pollution Liability:	\$		

### Environmental Management

What Pollution / Environmental Risk Management Procedures are in place:			
• Do you have an Environmental Management System (EMS) accredited/certified to ISO 14001?		Yes	No
• Environmental Procedures? <i>(Please provide)</i>		Yes	No

### Projects

Please provide details of your top three largest projects (by revenue) during the previous accounting year:

Client:			
% Gross Revenue:			
Project Cost:			
Type of Project:			

### Limits of Liability and Self-Insured Retentions *(Please indicate requested limits and retention levels)*

Limits of Liability:	Per Loss	\$
	Aggregate	\$
Excess/Self-Insured Retention:	Per Loss	\$

### Transportation

Is transportation coverage required?	Yes	No
1st Party	3rd Party	

Please describe details of materials transported, number of journeys undertaken per month, and volumes/quantities being transported:

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**Previous/Other Insurance**

Within the past five (5) years has the proposer purchased this type of Insurance Coverage?	Yes	No
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If Yes, please provide information regarding any such coverage and all available loss information:

**Claims**

Within the past five (5) years have any claims been made or legal actions (including any regulatory proceedings) been brought against the proposer or other party to the proposed insurance for water damage, construction defect or mold?	Yes	No
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Within the past five (5) years has the proposer or other party to the proposed insurance been involved in any pollution incidents on or at projects where the proposer performed contracting operations?	Yes	No
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Does the proposer or other party to the proposed insurance have knowledge of injury to people or damage to property during the last five (5) years on or at projects where the proposer performed contracting operations?	Yes	No
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At the time of signing this application, are you aware of any circumstances that may reasonably be expected to give rise to a claim against the proposer or other party to the proposed insurance?	Yes	No
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If **Yes** to the four Claims questions above, please provide a brief description of the claim or circumstance (indicate the alleged incident, location, date, type of injury, etc.). Also, please provide a summary of any steps that may have been taken to avoid or mitigate the possibility of a similar loss occurring in the future.

\* It is understood and agreed that if any such claims exist, or any such facts or circumstances exist which could give rise to a Claim, then those Claims and any other Claims arising from such facts or circumstances are excluded from the proposed insurance unless otherwise affirmatively stated in the Policy.

**Signature**

By signing this application, the Company represents to the Insurer that it understands its duty of disclosure, all statements made in this application, including attachments, about the Company and its operations are true and complete, and that no material facts that may affect the Insurer's decision to insure and on what terms have been misstated in this application or concealed. Completion of this form does not bind coverage. The Company's acceptance of the Insurer's quotation is required before the Company may be bound and a policy issued.

Signature of authorised person on behalf of the Company:		Date:	
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Print Name:

Title:

## Duty of Disclosure

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### *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.

### *What you do not need to tell us*

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.

## General Insurance Code of Practice

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We are a signatory to the General Insurance Code of Practice (Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at [codeofpractice.com.au](http://codeofpractice.com.au) and on request. As a signatory to the Code, we are bound to comply with its terms. As part of our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10). The Code is monitored and enforced by the Code Governance Committee.

## Privacy Statement

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In this Statement, **We**, **Our** and **Us** means Chubb Insurance Australia Limited (**Chubb**).

**You** and **Your** refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to Our [website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

### **Why We collect Your Personal Information**

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

### **How We obtain Your Personal Information**

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g., in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

## **When do We disclose Your Personal Information?**

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where we are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact us, if you would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

## **Your decision to provide Your Personal Information**

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

## **Access to and correction of Your Personal Information**

Please contact Our customer relations team on 1800 815 675 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com) if you would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return it to:

Email: [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com)

Fax: + 61 2 9335 3467

Address: GPO Box 4907, Sydney NSW 2001

## **Further information request**

If You would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer

Chubb Insurance Australia Limited

GPO Box 4907

Sydney NSW 2001

+61 2 9335 3200

[Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com)

## **How to make a complaint**

If You are not satisfied with our organisation, services, Our response to Your enquiry, or You have any concerns about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy, or You are not satisfied with any aspect of your relationship with Chubb and wish to make a complaint, please contact our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service

Chubb Insurance Australia Limited

GPO Box 4065

Sydney NSW 2001

P +61 2 9335 3200

F +61 2 9335 3411

E [complaints.AU@chubb.com](mailto:complaints.AU@chubb.com)

For more information, please read Our [Complaints and Customer Resolution policy](#).

## About Chubb in Australia

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Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 34,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure and consumers purchasing travel insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au).

## Contact Us

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Chubb. Insured.<sup>SM</sup>