# CHUBB

# Premises Pollution Liability

# **Renewal Proposal Form**

Policy Details	
Company Name:	
Key Contact:	
Address:	
Telephone:	
Website:	
Descripition of Business:	

Gross Revenues						
Gross Revenues for Current Accounting Year	\$					
Estimated Revenues for Proposed Financial Year \$						
Change to Risk						
Are significant changes in the nature of your business, including, but not limited to, mergers, acquisitions, general operations or services anticipated over the next twelve (12) months or have there been any such changes in the past twelve (12) months?						
Are significant changes in the nature of your business, including, but not limited to, mergers, acquisitions, general operations or						

If Yes, please provide details:

Claims	
During the existing policy period have any claims been made or legal actions (including any regulatory proceedings) been brought against the proposer or other party to the proposed insurance?	☐Yes ☐No
During the existing policy period does the proposer or other party to the proposed insurance have knowledge of any pollution conditions at any of the proposed covered locations?	☐Yes ☐No
At the time of signing this renewal application, are you aware of any circumstances that may reasonably be expected to give rise to a claim against any insured?	

If **Yes** to the three 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.

# 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:	
Print Name:		
Title:		

# **Duty of Disclosure**

### 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**

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 <u>codeofpractice.com.au</u> 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 <u>Customers Experiencing Vulnerability & Family Violence</u> <u>Policy</u> (Part 9) and a <u>Financial Hardship Policy</u> (Part 10). The Code is monitored and enforced by the Code Governance Committee.

#### **Privacy Statement**

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 <u>website</u>.

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 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 <u>CustomerService.AUNZ@chubb.com</u> 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 <u>Personal Information</u> <u>request form</u> and return it to:

Email:CustomerService.AUNZ@chubb.comFax:+ 61 2 9335 3467Address: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

# 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 <u>complaints.AU@chubb.com</u>

For more information, please read Our Complaints and Customer Resolution policy.

# About Chubb in Australia

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.

#### **Contact Us**

Chubb Insurance Australia Limited ABN: 23 001 642 020 AFSL: 239687

Grosvenor Place Level 38, 225 George Street Sydney NSW 2000 O +61 2 9335 3200 www.chubb.com/au