CHUBB®

Chubb Elite Statutory Liability Insurance

Proposal Form

Instructions to Proposer

Please enclose with this Proposal Form:

1. Risk register.
2. WH&S manuals, policies and procedures for the organisation.

Before completing this declaration form please read the Important Notices on pages 1 - 2.

This proposal should only be completed after detailed enquiry has been made of all persons to be covered.

Important Notices

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.

Claims Made Contract

Subject to its terms and conditions, the resulting contract of insurance will cover liabilities arising from claims first made against you during the policy period or discovery period, if applicable.

Section 40(3) of the Insurance Contracts Act 1984, however, provides that an insurer cannot refuse to pay a claim by reason only that the claim was made after the expiry date of the policy in circumstances where you gave notice in writing to the insurer of facts that might give rise to the claim as soon as was reasonably practicable after you became aware of those facts but before the end of the policy period.

Waiver of Contribution or Indemnity Rights

Where you have agreed with another person or company, who would otherwise be liable to compensate you for any loss or damage which is covered by the contract of insurance that you will not seek to recover such loss or damage from that person, Chubb will not cover you, to the extent permitted by law, for such loss or damage.

Change of Risk or Circumstances

You should advise Chubb as soon as practicable of any material change to your normal business as disclosed in the proposal, including but not limited to changes in location, acquisitions and new overseas activities.

Privacy Statement

Chubb Insurance Australia Limited (Chubb) is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au.

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

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 and we take reasonable steps to ensure that you have been made aware of how we handle 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, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA).

Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the *Privacy Act 1988* (Cth).

Your Choices

ln dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Section 1 - Proposer Details

1. Name of Company			
2. Principal address			
3. Country and state of registration			
4. Web address			
5. Date established			
6. Nature of the business of the Company and all subsidiaries			
7. Revenue last 12 months			
8. Workforce	Full Time	Part Time	Independent Contactor
i. White Collar			
ii. Blue Collar			
9. Number of Locations			

10. Is the Company	
i. Public	☐ Yes ☐ No
ii. Private	☐ Yes ☐ No
iii. Other (specify)	

Section 2 - Risk Management

1. Does the Company and its Subsidiaries have a formal documented Work Health & Safety Policy approved by the Board of Directors?	☐ Yes ☐ No
2. Does the Company have a director, responsible officer, manager or committee responsible for overseeing its WH&S policy?	☐ Yes ☐ No
3. Does the Company have an audit program of its safety management system to ensure it remains effective and up to date in managing health and safety risks in the workplace?	☐ Yes ☐ No
4. Is the Company's Health and Safety System accredited to a national or international standard such as AS/NZ801?	☐ Yes ☐ No
5. Are Health and Safety risks prioritized and documented in a risk register or action plan? If Yes, please provide a copy of your risk register.	☐ Yes ☐ No
6. Does the Company have appropriate processes in place to manage known and emerging psychosocial hazards including effective consultation with workers regarding these risks?	☐ Yes ☐ No
7. Does the Company have a formal quality assurance certification to ISO 9000 series?	☐ Yes ☐ No
8. Does the Company conduct audits to ensure payroll processes are compliant and correctly apply the applicable pay rules?	☐ Yes ☐ No
If YES to question 8, please provide the date of the last audit:	
9. Does the Company have a procedure manual ensuring compliance with the following Statutory requirements:	
i. Environmental Protections Act	☐ Yes ☐ No
ii. Fair Work Act 2009	☐ Yes ☐ No
iii. Workplace Health & Safety Act 2011	☐ Yes ☐ No
iv. Spam Act 2003	☐ Yes ☐ No

Section 2 - Risk Management *(cont'd)*

10. Are all procedure manuals distributed to all employees and is training provided on an annual basis?	☐ Yes ☐ No
11. On the last Workers Compensation insurance renewal, was the Company rated at the industry standard rate?	☐ Yes ☐ No

If NO to questions 1-11, please provide details below:

12. Does the Company or its Subsidiaries operate Fatigue-Regulated Heavy Vehicles as defined by the National Heavy Vehicle Regulator?	☐ Yes ☐ No
13. Does the Company or its Subsidiaries manufacture or use any toxic chemicals or hazardous substances?	☐ Yes ☐ No
14. Does the Company or its Subsidiaries have any marine or operations or activities within Australia?	☐ Yes ☐ No

If YES to questions 12-14, please provide details below:

Section 3 - Trade or Economic Sanctions

1. If work is performed overseas, does the Applicant have any operations or dealings which could give rise to a risk or obligation in a jurisdiction which is subject to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions of the USA or Commonwealth of Australia?	☐ Yes ☐ No

If YES, please provide details

Section 4 - Claim Details - Please answer the following questions in relation to the past five (5) years only

1. Have any claims been made against the Company or its subsidiaries for any actual or alleged breach of an Act?	☐ Yes ☐ No
2. Is the Company or its subsidiaries aware, after enquiry, of any fact, circumstance, act or omission which may give rise to a claim that may be covered under a Statutory Liability Insurance policy?	☐ Yes ☐ No
3. Has the Company or its subsidiaries had any fine or penalty imposed or been subject to any official investigation, inquiry or examination by a Regulatory Authority?	☐ Yes ☐ No
4. Has there been, or is there currently pending, any prosecution of the Company or any subsidiary?	☐ Yes ☐ No
5. Has the Company or of its subsidiaries had an insurer decline a proposal for, or cancel or refuse to renew, a Statutory Liability Insurance policy, or had any special terms or conditions imposed?	☐ Yes ☐ No

NOTE: if you answer YES to any of the above questions, please provide full details separately.

Section 5 - Insurance Details

1.	Does the Company or any subsidiary currently purchase Statutory Liability Insurance with Chubb?	☐ Yes ☐ No

2. Please include the details of the liability insurance currently purchased:

	Insurer	Policy Number	Policy Period
Directors & Officers Liability / Management Liability			
Professional Indemnity			
General or Public & Products Liability			
Environmental Liability			
Cyber Liability			

Section 6 - GST and Stamp Duty

1.	What is the Company's Australian Business Number?	
2.	Does the Company intend to claim an Input Tax Credit for the premium of the proposed policy if provided?	☐ Yes ☐ No
	If YES, to what extent is an Input Tax Credit being claimed? (e.g. answer - full claim or %)	

3. For the purpose of calculating the stamp duty and GST charges, please provide a breakdown of the number of employees of the Company based in each of the following locations:

NSW	VIC	QLD	SA	WA	TAS	NT	ACT	Overseas	New Zealand	Total

Acknowledgement

We (the undersigned):

a) acknowledge that we have read and understand the Important Notices and Privacy Statement contained in this proposal;

b) agree that this proposal, together with any other information or documents supplied, shall form the basis of any resulting contract of insurance;

c) acknowledge that if this application is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by Chubb;

d) declare after enquiry that the statements, particulars and information contained in this application and in any documents accompanying this application are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted; and

e) undertake to inform Chubb of any material alteration to those facts before completion of the contract of insurance.

Signed:

Chairperson			
Name		Date	
Managing Director/ Chief Executive Officer			
Name		Date	

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au

Contact Us

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