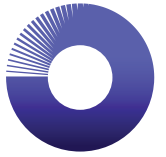


# Ocean Underwriting.

## Property / ISR Proposal Form



### Insured

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**Insured Name** *(Required)*

**ABN** *(Required)*

**Business Description** *(Required)*

**Broker Contact Details** (name, phone, email)

**Website**

**How many situations require cover under this policy** *(Required)*

### Broker

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**Brokerage**

**Intermediary Number**

**Account Manager Name**

**Broker Phone Number**

**Account Manager Email**

**Broker Mobile Number**

# Ocean Underwriting.

## Property / ISR Proposal Form



### Schedule of Questions / General Information

In the last 5 years, Have You or any Director, Manager or Partner of the business

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Had insurance declined or cancelled? *(Required)*

No Yes

Had any special conditions or excess imposed on your insurance? *(Required)*

No Yes

Had any claim declined? *(Required)*

No Yes

Been declared bankrupt or had any business placed in administration? *(Required)*

No Yes

Been charged and convicted with any criminal offence? *(Required)*

No Yes

Has the insured incurred a claim in the past 5 years? *(Required)*

No Yes

Has the insured suffered a loss >\$100,000 ever? *(Required)*

No Yes

### Situation Details

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Situation # *(Required)*

Street Number

Street Name

Suburb *(Required)*

State *(Required)*

Postcode *(Required)*

Primary occupancy at this address *(Required)*

Secondary occupancy at this address

# Ocean Underwriting.

## Property / ISR Proposal Form



### Construction

# of Storeys

Walls

Internal Frame

Roof Covering

Roof Frame

Floors (list all)

Sandwich pannelling?

Yes No

Is there asbestos on site? If so, where?

Heritage Listed?

Yes No

### Electrical Infrastructure

Age of Main Switchboard

When was the last inspection?

Are all appliances subject to test and tag as per Australian standard?

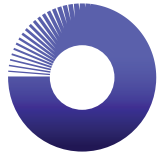
Yes No

Are contractors engaged for annual inspections/testing?

Yes No

# Ocean Underwriting.

## Property / ISR Proposal Form



Is there any cooking on site?

Yes No

Is there forklifts in use on site?

Yes No

Is there charging of any Lithium ION batteries/portable equipment on site?

Yes No

**Flammable / Hazardous Materials Storage & Handling**

Yes No

### Fire Detection & Protection

Sprinkler System?

Yes No

Smoke detection?

Yes No

### Theft & Security

Do you have any of these on site?

CCTV

Security Patrols

Burglary alarm (Local or monitored)

Window Security Grills

Burglar Alarms

Do you hold over 10,000 in cash on premises?

### Situtation Declared Values

Building

\$

Stock

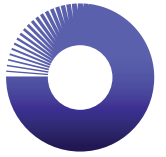
\$

Contents

\$

Removal of Debris

\$



### Sublimits

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#### Section 1

Burglary (other than money)

Extra Cost of Reinstatement

Glass

Money

Unspecified/accidental damage

Property in Open Air

Other

#### Section 2

Gross Profit

Rental Income

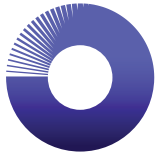
ACIOW

Payroll

100% x weeks

% x weeks

Other



### Aggregated Schedule - Total Insured Value (TIV)

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#### Section 1 - Material Loss or Damage

##### Buildings

\$

##### Contents

\$

##### Stock

\$

##### Removal of Debris

\$

##### Additional Extra Cost of Reinstatement

\$

#### Section 2 - Consequential Loss

##### Gross Profit

\$

##### Rental Income

\$

##### Payroll

\$

##### Claims Prep. Cost

\$

##### Additional Extra Cost of Reinstatement

\$

##### Indemnity Period

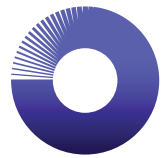
\$

##### Combined Section 1 & 2 - Material Loss or Damage

\$

# Ocean Underwriting.

## Property / ISR Proposal Form



### Your Duty of Disclosure

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For the avoidance of doubt, You, Your, Me, My, I means any principal, director, stockholder or shareholder, partner, proprietor, officer, executive, or employee authorised to complete this insurance application on behalf of all entities to be insured in this application

Us, We, Our is defined as Ocean Underwriting Pty Ltd acting under a binder as an agent of the insurer

Before You enter into a contract of insurance with Us, You have a duty under the Insurance Contracts Act 1984 (Cth) to disclose to Us anything that You could reasonably be expected to know is relevant to Our decision whether to accept the risk of insurance and if so, on what terms.

You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by Us;
- that is of common knowledge;
- that We know or, in the ordinary course of business, ought to know; or
- as to which compliance with Your duty is waived by Us.

The duty of disclosure applies to You and everyone insured under the contract of insurance. If You, or they, fail to comply with the duty of disclosure, We may reduce Our liability under the contract in respect of a claim.

If the non-disclosure is fraudulent, We may treat the policy as if it never existed and pay nothing.

It is important that all information provided in support of Your application for insurance is understood by You and is correct, as

You will be bound by Your answers and by the information provided by You. If You do not understand any part of this notice, You should obtain independent advice.

Your duty of disclosure continues after Your application for insurance has been completed up until the contract of insurance is entered into.

### Non-Disclosure

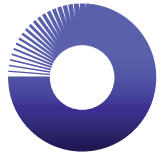
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If You:

- failed to disclose any matter which You were under a duty to disclose to the Us, or
- made a misrepresentation to the Us before this policy was entered into and if We would not have entered into this policy for the same premium and on the same terms and conditions expressed in this Policy but for the failure to disclose or the misrepresentation then -
  - Our liability in respect of any claim will be reduced to an amount to place Us in the same position in which We would have been placed if such non-disclosure had not occurred or such misrepresentation had not been made; or
  - if the non-disclosure or misrepresentation was fraudulent, We may avoid this policy.

# Ocean Underwriting.

## Property / ISR Proposal Form



### Declaration

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I declare that to the best of my/our knowledge and belief the answers given above, documents or papers submitted, represent the true position and that We have not withheld any information, material to this proposal.

I acknowledge that no cover is provided unless and until;

- Ocean Underwriting advise in writing of the cover and terms which they can provide, and
- this cover including the terms and conditions is then accepted by me, and
- Ocean Underwriting are advised by me of acceptance of their cover and terms offered, and
- Ocean Underwriting acknowledges to me that cover is provided.

Where answers in this proposal are not in my own handwriting, they have been checked by me and I agree that they are correct.

I have read and understood the Your Duty of Disclosure notice in this proposal form. I authorise Ocean Underwriting to give to, or obtain from other insurers or an insurance or credit reference bureau, any information relating to or which may impact on this insurance cover, and any other insurances held by Me and claims under those insurances.

I agree that this proposal and accompanying documents or papers shall form part of this proposal and are the basis of the insurance contract proposed.

I have read and agree to the duty of disclosure requirements. *(Required)*

### Declaration signature(s) on behalf of the applicants:

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**Signature**

**Print Name:** *(Required)*

First

Last

**Position:** *(Required)*

**Date:** *(dd/mm/yyyy) (Required)*