

PROPOSAL FORM

Owner Driver – Heavy Motor Vehicle Insurance



Important Notices

Please read these Important Notices before completing the Proposal.

Your Duty of Disclosure before you enter into your policy

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

Your duty of disclosure before renewal

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something (before you enter into your policy and before renewal)

If you do not tell us anything you are required to tell us, 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.

Persons Covered

The policy will only cover the interests of those persons and entities specifically named in this Proposal and accepted by us. It will not cover the interests of any other persons or entities.

No Cover if Rights “Signed Away”

This policy does not cover loss, destruction, damage or legal liability in respect of which any right which you may otherwise have had against any person is excluded or limited by reason of any agreement you may enter into

Privacy

Pen Underwriting handles 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 Kingdom 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 www.penunderwriting.com.au.

Complaints Handling

If you are dissatisfied with a decision Pen Underwriting makes, our service, the service of others we appoint to discuss insurance matters with you, or a claim settlement, we have an internal dispute resolution process to assist you. For further information, ask for a copy of our Complaints and Disputes Resolution Policy or visit www.penunderwriting.com.au.

General Insurance Code of Practice

Pen Underwriting and Underwriters at Lloyd’s proudly support the General Insurance Code of Practice. The Code commits general insurers to uphold high standards of service and practice. A copy of the Code can be obtained from us upon request or from www.codeofpractice.com.au.

Further Information

Your insurance broker can assist you to complete this Proposal. If you have any questions or need further information concerning your insurance, you should contact your insurance broker to assist you with your enquiry. You should direct all of your correspondence to Pen Underwriting through your insurance broker as he is your agent for this insurance.

IMPORTANT NOTICE

- 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.

1. Proposer(s)

Name:

Postal Address:..... Postcode:

Phone: Fax:

1. Agent / Broker

Name:

Postal Address:..... Postcode:

2. Period of Insurance From: at 4pm To: at 4pm

3. Details of Truck and / or Trailer Vehicle(s)

Note: If greater than two units, the Heavy Motor Additional Units form is required. This is available at www.penunderwriting.com.au

(i) Truck

- (a) Type (Eg. Prime Mover, Rigid Tipper, Rigid Tray Top, Rigid Tautliner):
- (b) Sum Insured: \$.....
Sum Insured is based on Market Value or Declared Value, whichever is the lesser. Please ensure that the value of any standard accessories is included in this Sum Insured (eg. CB, UHF, fixed phone, self use fridge, gates, tarps, dogs and chains, binders, angles, ropes, plant) as these items are automatically included as part of the Total Sum Insured under the policy. Any non standard accessories should be separately specified in the policy schedule.
- (c) GVM:
- (d) Manufactured Month and Year:
- (e) Make:
- (f) Model:
- (g) Truck Registration Number:
- (h) Are any items of Plant Attached (eg. crane): Yes or No
If Yes, please provide details:
- (i) Is there a Finance Company involved? Yes or No
If Yes, please advise:
Name:
Address:

(ii) Trailer

- (a) Type (Eg. Flat Top, Dry Tautliner, Refrigeration Tautliner, Dry Pantec, Refrigeration Pantec, Livestock, Tanker, Tipper, Convertible):
- (b) Sum Insured: \$.....
Please ensure that the value of any standard accessories is included in this Sum Insured (eg. gates, tarps, dogs and chains, binders, angles, ropes, plant) as these items are automatically included as part of the Total Sum Insured under the policy. Any non standard accessories should be separately specified in the policy schedule.
- (c) Year:
- (d) Make / Model:
- (e) Registration / Serial Number:

- (f) Are any items of Plant Attached (eg. crane) Yes or No.
 If Yes, please provide details:

- (g) Is Trailer in Control Liability cover required? Yes or No
 Is Trailer in Control Accidental Damage cover required? Yes or No
 If Yes to either,
 What Sum is required: \$.....
 What type of units attached:.....

4. Details of Operations

- (i) What is the nature of goods carted and percentage of overall carry (Note: 'General' is not an acceptable answer):

- (ii) Are any Dangerous / Hazardous goods carted? Yes or No
 If Yes, please advise details:

- (iii) Do you require Legal Liability cover for carriage of Dangerous / Hazardous goods in excess of \$250,000? Yes or No
 If Yes, what limit is required?.....
- (iv) Do you cart livestock or refrigerated goods at any time? Yes or No
 If Yes, please advise?
- (v) Operating Radius required for this insurance:
- (vi) Do you operate in Road Train configuration? Yes or No
- (vii) What is the normal work run (in kilometres)?.....kilometres
- (viii) How many kilometres are normally travelled in a fortnight?kilometres

5. Details of the Owner / Driver

- (i) Date of Birth:.....
- (ii) Type of Licence held: C LR MR HR HC MC
- (iii) Years of current experience in driving the class of vehicle concerned:
- (iv) If an Owner / Driver, how long have you been an Owner / Driver?
- (v) Please indicate either Yes or No to the following, in regards to you or any other person intending to drive these vehicles
- (a) Had a claim, accident or damage to a vehicle in the past five years? Yes or No
- (b) A Driver's licence suspended, cancelled or endorsed? Yes or No
- (c) Had any traffic or speeding offences in the past three years? Yes or No
- (d) Any medical condition that could hinder your driving capabilities? Yes or No
- (e) Had any insurances refused, declined, cancelled or special terms imposed? Yes or No
- (f) Been convicted of or charged with:
- Fraud, arson, theft or any other criminal act? Yes or No
 - Drug use, driving under the influence or exceeding the Prescribed Concentration of Alcohol? Yes or No
- (g) Been declared bankrupt or filed for bankruptcy? Yes or No

If you have answered Yes to any of the above questions, please supply details:

6. Previous Insurance Details and History (all direct business partners, directors and shareholders) for the last 5 years:

- (i) Has any insurance ever been cancelled for non-payment of premium? Yes or No
- (ii) Has any company cancelled or refused to renew or accept **any** insurance policy? Yes or No

If Yes, give Company Name, Date and Reason:.....

- (iii) Give details of claimed and unclaimed losses during the past 5 years involving you vehicles or drivers (include losses within any aggregate deductible):

Year	Insurer	Claim Excess	No. of Units	No. of Claims	Total Claims
		\$			\$
		\$			\$
		\$			\$

- (iv) Have you had any incident which led or is likely to lead to a claim against you for Public Liability? Yes or No
- If Yes, please provide details:.....

- (v) Have you had any incident which led or is likely to lead to a claim resulting from the death of a driver? Yes or No
- If Yes, please provide details:.....

- (vi) In regards to your Duty of Disclosure for Motor, Public Liability or Personal Accident insurance, do you have anything to disclose to Us? Yes or No
- If Yes, please provide details:.....

Declaration:

I/We declare that:

- I/We 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/We have read and understood the PDS and Policy and the Important Notices accompanying this Proposal
- I/We have diligently made all necessary enquiries in order to comply with the duty of disclosure
- I/We 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/We have provided information about another individual, that individual has been made aware of that fact and of the Pen Underwriting Privacy Statement
- I/We 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/We understand that any statement made in this Proposal will be treated as a statement made by all persons to be insured
- I/We undertake to notify Pen Underwriting of any material alteration to the information contained in this Proposal prior to inception of the proposed insurance
- I/We understand that no insurance is in place until such time as Pen Underwriting has confirmed acceptance of the proposed insurance

Signature/s:..... **Date:**.....

Name/s:..... **Title:**.....