



**TCIS Insurance Brokers Pty Ltd**  
**TRANSPORT OPERATOR**  
**PUBLIC LIABILITY PROPOSAL**  
**Underwriter – QBE Insurance Group Ltd via**  
**JUA Underwriting Agency Pty Ltd**

Proposers Name : .....

Postal Address : .....

Phone Number : ..... Mobile Number : .....

Email Address : ..... Fax Number : .....

Aust Business No. : ..... % GST Claimed : ..... %

Principal (if applicable) : .....

Commencement Date : ..... Expiry Date : .....

Limit of Indemnity \$ 10,000,000 **YES NO**

Limit of Indemnity \$ 5,000,000 **YES NO**

Do you require your policy extended to include the transportation of dangerous goods  
NB Standard Limit \$ 5,000,000 **YES NO**

It is a condition of this policy that the transport of Dangerous Goods shall only be operative if the carrying vehicle is insured for the Liability for cartage of such goods for a minimum Sum Insured of \$250,000 under a current Motor Vehicle policy and such insurance remains current whilst ever this policy is current.

This policy Excludes cartage of: Explosives, Radioactive Substances, Asbestos or Related Products, PCB's Dioxins and Cancer producing or inducing substances and Bulk Liquid carriers.

**Motor Vehicle Insurance Details**

Year of Manufacture : ..... Registration No.: ..... VIN : .....

Vehicle Description : ..... Carrying Cap : .....

Current Motor Insurer: ..... Expiry Date: ..... Policy Number: .....

Please ensure you answer the following questions (please circle), if YES please detail below

1. Has any claim been made upon you for injuries to persons not in your service or damage to their property? **YES NO**

2. Has any insurer in respect of this class of insurance declined a proposal, cancelled or refused to renew a policy ? **YES NO**

3. Are there any other material facts relating to the risk to be insured or the proposer which should be disclosed to enable a true assessment of your proposal to be made before its acceptance? **YES NO**

4. Have you been convicted of any offence in relation to operation of this or any other business **YES NO**

5. Has any insurer imposed special conditions on any liability policy issued to you? **YES NO**

6. Has any insurer imposed an increased excess on any liability policy issued to you? **YES NO**

7. Has any insurer denied a claim for this class of business? **YES NO**

8. Do you own, lease or operate a depot? Give Details **YES NO**

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9. Have you held insurance of this nature during the previous year? **YES NO**

If so please name insurer and advise expiry date : .....

**YOUR DUTY OF DISCLOSURE**

before you enter into a contract of general insurance with an insurer, you have a duty under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matter

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

**NON DISCLOSURE**

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract.

If your non disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning

**WARRANTY**

I/We do hereby warrant the answers given above are to the best of my/our knowledge true and correct and I/We have not withheld any information likely to affect acceptance of this proposal: and I/We agree this proposal and declaration shall be the basis of the contract between the insurer and the insured.

I have read the notes concerning my duty of disclosure on this proposal form, and agree if I have sought the assistance of any person in the completion of this proposal form wholly or in part, such person does so as my agent and not that of the company

**PRIVACY NOTICE**

JUA is bound by the Privacy Act and its associated National Privacy Principals when we collect and handle your personal information.

WE collect personal information in order to provide our services and products. We also pass on to third parties involved in this process such as reinsurers, agents, loss adjusters and other service providers.

You can seek access to and if necessary. Correct your personal information by contacting our Privacy Officer.

When you give us personal or sensitive information about other individuals, we rely on you to have made or make them aware that you will or may provide their information to us, the purpose we use it for, the types of third parties that we disclose it to and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done either of these things, you must tell us before you provide the relevant information.

**IMPORTANT NOTE RE MONTHLY PREMIUM INSTALMENTS**

If a Premium or an instalment of a Premium becomes due for payment and;

- a) You fail to make the payment in the specified manner or
- b) The payment is thirty (30) days overdue;

The Insurer will not pay any claim that first arises after the Premium or instalment became due until the Premium has been paid.

This condition applies as each and every Premium or instalment of a Premium becomes due and cannot be disregarded because the Insurer may have previously accepted an instalment after thirty (30) days.

Notwithstanding any other provisions of the Policy, if Premiums remain in arrears for a further period of thirty (30) days after the Insurer has notified You in writing of Your non-payment of Premium then the Insurer may cancel this Policy under section 62 of the Insurance Contracts Act without further notice

**Dated** : .....

**Signature of Proposer** : .....

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