mirabelle UNDERWRITING

Proposal Form

Contract Works Single Project

Please answer all questions in full.
If you are unsure whether something is relevant, you should inform us anyway.
More space is available to answer any question at the end of this form.

1. Applicant Details

Named insured: ____________ Years in business: ____

Address: ____________ ____ ____
number, street address, suburb *state* *postcode*

ABN: ____________

Role: Select the applicant's role in the project to be insured. More than one may apply.

- ☐ Main contractor
- ☐ Sub-contractor
- ☐ Principal
- ☐ Manufacture / supplier
- ☐ Developer
- ☐ Owner builder
- ☐ Other ____________

2. Project Details

Project name: ____________

Site address: ____________ ____ ____
number, street address, suburb *state* *postcode*

Project value: $ ____________

Start date: ____________ Finish date: ____________

Defects liability period: ____ *months*

Testing period: ____ *weeks*

Has any work commenced? ☐ *Yes* ☐ *No* If yes, date commenced: ____________

Does the project value (above) include principal supplied materials (PSM)?

☐ Yes ☐ No If yes, value of PSM: $ ____________

Is cover requested for existing structures required?

☐ Yes ☐ No If yes, value of existing structures: $ ____________

Scope of Works: Provide a detailed description of the construction activities involved in the project.

3 .Additional Project Details

Check all that is applicable for the project requiring insurance, including any subsequent question:

Building Construction Works

- ☐ Multistorey construction

  No. of stories above ground: ____ No. of basement levels: ____

- ☐ Commercial building (e.g. office buildings, shopping centres, hotels)
- ☐ Residential apartments
- ☐ Institutional (e.g. schools, hospitals, government buildings, universities)
- ☐ Industrial / manufacturing (e.g. factories, warehouses, maintenance facilities)
- ☐ Civil, infrastructure (e.g railways, airports, train stations)
- ☐ Leisure and sporting facilities (e.g. stadiums, theatres, playing fields etc.)
- ☐ HVAC (Heating, Ventilation, Airconditioning)
- ☐ Building trades and services (e.g. lifts, facades, glazing, plumbing, electrical, roofing)

Civil Engineering

- ☐ Civil Engineering Works

If selected, answer the following additional questions:

- ☐ Site preparation, earthmoving and landscaping
- ☐ Foundations, piling, shoring
- ☐ Excavations *max. depth* ____ *m*
- ☐ Works below the water table
- ☐ Retaining walls and structures *length* ____ *m* *max. height* ____ *m*
- ☐ Road, pavement construction, carparks, paths *length* ____ *km*
- ☐ Pipelines and trenches *length* ____ *m* *max. depth* ____ *m*
- ☐ Bridge construction *max. span* ____ *m* *total length* ____ *m*
- ☐ Rail lines *length* ____ *km*
- ☐ Dams and reservoirs
- ☐ Storm water, irrigation, drainage works (e.g culverts, channels, detention basins)
- ☐ Tunnels or subterranean works
- ☐ Trenchless excavation, horizontal directional drilling

  max. length ____ *m* *max. dia* ____ *m*

- ☐ Underpinning, restumping, relocating, removal of support

Supplementary Questions

- ☐ Power generation and distribution (including power lines)
- ☐ Renewable energy (e.g. solar, battery, wind, geothermal)
- ☐ Oil, gas, chemical, petrochemical
- ☐ Mining infrastructure
- ☐ Towers, antennas, silos and telecommunications structures *height* ____ *m*
- ☐ Water treatment plants and pumping stations
- ☐ Steel erection
- ☐ Mass timber / engineered wood construction
- ☐ Swimming pool construction
- ☐ Wet Works – in over or adjacent to a body of water (e.g. wharfs, jetties, dredging, breakwaters, piers, cofferdams, levees, works in or adjacent to river, lake, sea, canal, reservoir etc.)
- ☐ Use of explosives
- ☐ Prefabricated buildings
- ☐ Any works involving EPS (expanded polystyrene), PIR (polyisocyanurate) insulating materials
- ☐ Remediation, repairs and maintenance works

4. Coverage Requirements

A. Material Damage Cover

Section 1 – Material Damage Cover Select if this cover is requested ☐

Escalation percentage	☐	15% of project value	or	$
Removal of debris	☐	10% of project value	or	$
Professional fees	☐	10% of project value	or	$
Expediting expenses	☐	5% of project value	or	$
Miscellaneous expenses*	☐	5% of project value	or	$
Access costs	☐	2.5% of project value	or	$
Search and locate costs	☐	2.5% of project value	or	$

**Miscellaneous Expenses includes: Site security, fire fighting appliances, emergency service attendance, ongoing plant and machinery hire, plans and documents, travel costs*

Additional Benefits and Covers Requested

Plant, equipment and tools ☐ $ ____

Is cover required for any item valued over $10,000 ☐ Yes ☐ No

If yes, provide details in Section 8 – Additional Information.

Offsite Storage ☐ $ ____

Transit Cover ☐ $ ____

Offsite Fabrication ☐ ____ *number, street address, suburb* ____ *state* ____ *postcode*

B. Legal Liability

Section 2 – Legal Liability	Select if this cover is requested ☐			
Public liability	☐	$ 20,000, 000	or	$
Vibration, weakening and removal of support	☐	$ 250, 000	or	$
Care custody and control	☐	$ 250, 000	or	$

If legal liability is requested, please answer the following additional questions:

Are subcontractors to be engaged by the applicant to perform any works? ☐ Yes ☐ No

If yes, percentage of total works performed by subcontractors: %

Are labour hire contractors to be engaged by the applicant to perform any works? ☐ Yes ☐ No

If yes, percentage of total works performed by labour hire: %

Who is responsible for the occupational health and safety requirements at the site:

Provide details of the OH&S system, software or tool that will be used for the project, including site inductions and incident reporting?

What measures are taken to ensure the security, safety and prevent injury during the project?

Will the general public have access to the site during the construction period? ☐ Yes ☐ No

Will any portion of the project site remain operational during the works? ☐ Yes ☐ No

Will a hot works permit system be used at the site? ☐ Yes ☐ No

Does the project involve any of the following (check if applicable):

- ☐ Demolition
- ☐ Blasting
- ☐ Work in or around airports or railways
- ☐ Fixed onsite crane

5. Additional Project Information

Please provide the following information if available and include as an attachment.
Any attachments will form part of this application.

- ☐ Geotechnical report
- ☐ Breakdown of project costs
- ☐ Construction schedule / Gantt chart
- ☐ Drawings
- ☐ Contract
- ☐ Technical specifications
- ☐ OH&S standards and forms
- ☐ Other:

6 . Claims Experience

	Yes	No
Has the applicant experienced any **material damage** claims in the last 5 years?	☐	☐
Has the applicant experienced any **legal liability** claims in the last 5 years?	☐	☐
Has any partner(s), shareholder(s), director(s) of the business:		
Ever been declared bankrupt?	☐	☐
Ever been involved in a company or business which became insolvent or subject to any form of insolvency administration (e.g. Liquidation or receivership)?	☐	☐
Been convicted of any criminal offence within the past 5 years (other than minor traffic convictions)?	☐	☐

If you answer yes to any of the above, provide details in Section 8 – Additional Information.

7. Duty of Disclosure

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 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 matters:

a) that diminish the risk to be undertaken by the insurer.

b) that are of common knowledge.

c) that your insurer knows or, in the ordinary course of its business, ought to know.

d) 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 its 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.

Completed by name

Position

Signature

Date of declaration

8. Additional Information

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