



# PROPOSAL FORM

## FOR RECYCLING AND RE-USE SCHEME MATERIAL DAMAGE

Lion Underwriting Pty Ltd  
ABN 33 604 592 467 AFSL No: 491793

# IMPORTANT NOTICE TO THE PROPOSER ON COMPLETION OF THIS PROPOSAL FORM

---

## 1. DUTY OF DISCLOSURE

You have a duty to disclose relevant information to the insurer, when completing this proposal form and at other times during the policy period (for example when you renew the insurance or request a change to the policy terms). Your duty is described below:

### 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.

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.

## 2. PRIVACY

At Lion Underwriting Pty Ltd (Lion Underwriting) we are committed to protecting your privacy. The information provided will be treated in confidence and, where relevant, in compliance with the Privacy Act 1988. We collect, use and disclose your personal information, and in some cases personal or sensitive information about you, to assess your application and provide a quote for the insurance cover (including obtaining risk carrier confirmation where necessary), on behalf of the insurer. This information is used to issue and administer your policy, to provide insurance services, and, where appropriate, to assist in the assessment of a claim. For some classes of insurance, the underwriter may use sensitive personal data about you where this is necessary to decide whether it is willing to insure you and on what terms (for example criminal convictions). We also may use it to:

- Contact you to provide information about your insurance policy;
- Deal with brokers, risk carriers and reinsurers; and
- Operate our business including offering information and to market and promote our services to you.

If you don't provide us with full information, we may not be able to provide you with any, some, or all of the features of our products or services.

This may include information collected from third parties such as your insurance broker.

We provide information such as your personal details and business circumstances to relevant third parties including your insurance carriers, brokers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and regulatory authorities. In the course of performing our obligation to you, this information may be disclosed to agents and service providers appointed by us, Insurers, (including their re-insurers, legal advisers, loss adjusters or agents). Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above.

We do not trade, rent, or sell your information. We may disclose your information to recipients in Australia, UK, Singapore, Japan, USA, People's Republic of China and Switzerland for the purpose of providing our services to you. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will take reasonable steps to ensure that they protect your information in the same way we do or seek your consent before disclosing your information to them.

You have the right to request for a copy of your information and to request to have any inaccuracies corrected.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we will deal with it. Ask us for a copy by contacting us on (07) 3445 6300 or visiting our website ([www.lionunderwriting.com.au](http://www.lionunderwriting.com.au)).

### 3. PRESENTATION

This proposal form must be completed and signed by an authorised individual, a partner, principal or director of the Proposer.

All questions must be answered. If not applicable, state N/A.

If there is insufficient space to provide answers, additional information should be provided on the Proposer's letter-headed paper.

Where applicable to the Proposer's business, product/services brochures, standard contract conditions, terms and conditions, waivers and disclaimers, commercial agreements and letters of appointment should be provided.

Failure to present insurers with information in an appropriate manner may adversely influence the ability or willingness of insurers to offer terms.

### 4. GUIDANCE

The contract of insurance will be arranged by Lion Underwriting Pty Ltd (ABN 33 604 592 467, AFSL 491793) acting as agent for the relevant insurer (Insurer). We do not act as your agent. When acting as agent of the insurer, we may place the policy with an APRA-regulated insurance company, certain underwriters at Lloyd's of London or a direct offshore foreign insurer or unauthorised foreign insurer (subject to law). When we act under a binder, we will notify your broker of this arrangement. A binder agreement allows us to issue the policy and handle claims as if we are the insurer. In other cases, we may place your policy on an 'open market' basis.

The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording. You should refer to the policy wording for full information, including in relation to:

- the basis on which claims can be made;
- your cancellation rights; and
- the identity of the parties covered under this insurance.

If in doubt as to the meaning of any question contained within this proposal form or the issues raised in Disclosure and/ or Presentation, advice should be sought from Lion Underwriting via your insurance broker.

### 5. CONTACT

If you would like to discuss this further, we can be contacted at;

**Tel.:** (07) 3445 6300  
**Email:** [admin@lionunderwriting.com.au](mailto:admin@lionunderwriting.com.au)  
**Website:** [www.lionunderwriting.com.au](http://www.lionunderwriting.com.au)

**ADDITIONAL INFORMATION SHOULD BE PROVIDED ON SEPARATE SHEETS CLEARLY IDENTIFIABLE AS FORMING PART OF THE PROPOSAL FORM ON THE PROPOSER'S LETTERHEAD.**

## **INSURED DETAILS**

---

- 1. Full name of the Insured:
- 2. Trading name:
- 3. ABN:
- 4. GST registered: Yes      No
- 5. Trading Address:
- 6. Postal Address:
- 7. Policy period:      Inception Date:    /    /                      Expiry Date:    /    /
- 8. Contact number:
- 9. Website address:
- 10. Date business established:      /                      (month/year)
- 11. Number of employees:

## **OWNERSHIP**

---

- 12. Are you the owner of the buildings at the location to be insured? Yes      No
- 13. The Premises are detached and separated from adjoining premises? Yes      No

If **NO** please describe the occupancy of all adjoining premises:

- 14. You are the sole occupier or tenant of all buildings at the location to be insured? Yes      No

If **NO** please provide full details of all other occupants and their trades/business:

Other occupant 1    Trade

Other occupant 1    Trade

Other occupant 1    Trade

- 15. Date you commenced trading:                      At the location:  
    Elsewhere:

16. Has the business changed its name in the last 5 years? Yes      No  
If **YES** please give full details of all previous names:

## LEGAL STATUS

---

17. Have you or any director/ partner/manager of the business ever:
- |   |     |    |
|---|-----|----|
| a) had insurance declined or cancelled?   | Yes | No |
| b) had an insurer refuse or not invite renewal?   | Yes | No |
| c) had any special conditions imposed on a policy of insurance?   | Yes | No |
| d) had a special excess imposed on a policy of insurance?   | Yes | No |
| e) had a claim rejected under a policy of insurance?  | Yes | No |
| f) been declared bankrupt or put into receivership or liquidation?  | Yes | No |
| g) been charged with or convicted of a criminal offence?  | Yes | No |
| h) had any other matters you should disclose? (see 'Your Duty of Disclosure')   | Yes | No |
| i) had any court judgements awarded against you?  | Yes | No |
| j) ever been prosecuted or received notice of an intended prosecution under any work place health and safety legislation? | Yes | No |

If **YES** please give full details of the prosecution or intended prosecution, including details of the outcome (if resolved) and a detailed description of the incident giving rise to the prosecution or intended prosecution:

- |   |     |    |
|---|-----|----|
| k) involved in any current, ongoing or potential matters that may give rise to any legal or contractual disputes? | Yes | No |
|---|-----|----|

If **YES** please give full details, including details of all parties involved and the subject matter of the actual or potential dispute.

- l) What are the hours and days of operation of the business:  
(this is the time when the Building/business is open for normal operation, not including at time when only maintenance, housekeeping or security staff maybe in the Building and/ or at the premises).

# DESCRIPTION OF PROPERTY AND TRADING ARRANGEMENTS

---

18. What is the approximate age of the Buildings to be insured?
19. What materials are the buildings constructed of:
- a) Walls (for example please state - brick, stone, concrete, metal, composite panels or sheets composed entirely of incombustible mineral ingredients, timber, etc.)
  - b) Roof (for example please state does the external surface of the roof consist of slates, tiles, metal, concrete, sheets or slabs composed entirely of incombustible mineral ingredients, felt, asphalt, bitumen, timber, etc.)
  - c) Ceiling & linings (for example - plasterboard, timber, etc.)
  - d) Is any part of the Premises constructed using composite panels: Yes      No  
 If **Yes**, please give details of the type of panelling used, including details of the materials used.
  - e) Please provide a clear, up to date plan of the Premises together with this Proposal form and confirm that this has been provided: Yes      No

# FIRE DETECTION & WARNING

---

20. Is Fire detection installed within buildings? Yes      No
- Provides coverage of all storage areas? Yes      No
- Type of detection system?
- Thermal imaging / FLIR Yes      No
  - Smoke / beam / aspirating Yes      No
  - Heat (fixed temperature) Yes      No
  - Heat (rate of rise) Yes      No
21. Is the Fire detection system monitored at all times? Yes      No
- By alarm receiving company Yes      No
  - By the insured i.e. hand-held electronic devices Yes      No
22. Is the Fire detection system maintained under contract? Yes      No
23. Is the Fire detection system on occasion purposely deactivated during operating hours to prevent false alarms? Yes      No
24. Is there a Fire watch person on site? Yes      No
- Premises manned 24/7 by dedicated fire watch person? Yes      No
  - Premises manned outside of operating hours by dedicated fire watch person? Yes      No

# FIRE PROTECTIONS

---

Is fire fighting equipment installed within buildings:

<b>25.</b> Manual Systems	Yes	No
If <b>Yes</b> , please provide the following details:		
Fire extinguishers?	Yes	No
Fire hoses?	Yes	No
Are all systems referred to above maintained by an annual servicing contract?	Yes	No
<b>26.</b> Automatic Systems	Yes	No
Is a sprinkler system (29th edition) installed within buildings?	Yes	No
Does the system provide coverage of all storage areas?	Yes	No
Is the system a Wet Type system?	Yes	No
Is the system a Dry Type system?	Yes	No
Is the system a Combination wet/dry system?	Yes	No
Is the system maintained by an annual servicing contract?	Yes	No
Is a cannon or rapid foam expansion system installed within the buildings?	Yes	No
Does the system provide coverage of all storage areas?	Yes	No
Is the system maintained by an annual servicing contract?	Yes	No

# SECURITY / INTRUDER ALARMS

---

<b>27.</b> Intruder alarm installed within?:		
All office buildings	Yes	No
All process buildings	Yes	No
All storage buildings	Yes	No
Are all intruder alarms maintained by approved contractors?	Yes	No
<b>28.</b> Are all intruder alarms monitored at all times outside of normal operating hours?		
by an approved alarm receiving company	Yes	No
by the insured (i.e. through hand-held electronic devices)	Yes	No
<b>29.</b> Are all intruder alarms maintained under annual service contract?	Yes	No

# CCTV

---

<b>30.</b> Does the premises have CCTV coverage of all:		
Process areas (inside buildings)	Yes	No

Process areas (outside building)	Yes	No
Storage areas (inside buildings)	Yes	No
Storage areas (outside buildings)	Yes	No
<b>31.</b> Is all CCTV footage:		
Locally recorded on site 24/7 with minimum 14 days retained recorded footage?	Yes	No
Monitored by an approved alarm receiving company, central station or 3rd party outside of normal operating hours?	Yes	No
Monitored by the insured (i.e. through hand-held electronic devices)	Yes	No
<b>32.</b> Is the CCTV system maintained under annual service contract by an approved contractor?	Yes	No

## PHYSICAL SECURITY

---

<b>33.</b> Are all buildings fully close sided and lockable?	Yes	No
<b>34.</b> Are any buildings partially open-sided?	Yes	No
<b>35.</b> Are all perimeters secured by a fence or boundary wall at least 1.8m in height?	Yes	No
<b>36.</b> Please provide additional details of the fence/boundary wall (i.e. is it palisade/chainlink/close-boarded/walled)		
<b>37.</b> Are all vehicular access points gated and lockable?	Yes	No
<b>38.</b> Security guard		
Are the premises manned 24/7 by dedicated security guard?	Yes	No
Are the premises manned outside of operating hours by dedicated security guard?	Yes	No
Are the premises unmanned by a security guard, but are subject to frequent visits by a security company outside of operating hours?	Yes	No
Are checks monitored and recorded by an electronic tagging system	Yes	No

## MACHINERY

---

<b>39.</b> Is all machinery maintained in line with its manufacturer and/or commissioning agent guidelines?	Yes	No
<b>40.</b> Are maintenance records retained for all machinery?	Yes	No
<b>41.</b> Are maintenance contracts in place for all machinery items with a single value of AUD 50,000 or more?	Yes	No



# MATERIAL SIZE REDUCTION SHREDDING / CHIPPING / HOGGING / GRANULATION

---

42. Material size reduction is undertaken by:

Fixed Plant?	Yes	No
Mobile Plant?	Yes	No

43. Material size reduction is carried out:

Inside buildings?	Yes	No
Outside buildings?	Yes	No

44. The main Cutter/Blade/Hammer rotates at:

Less than 120 rpm?	Yes	No
Greater than 120 rpm?	Yes	No

45. All post size-reduced material is:

Temperature monitored?	Yes	No
------------------------	-----	----

If **YES** please give details of monitoring (heat probes, infra-red detection etc)

Segregated away from pre-processed material?	Yes	No
--	-----	----

46. Does all size reduction machinery incorporate an Automatic Fire Suppression System?

Yes No

If **YES** please give full details of all systems used.

47. Are Automatic Fire Suppression Systems maintained annually under a service contract by an approved installer?

If so who?

## ELECTRICAL SYSTEMS

---

48. All electrical circuits on-site have been tested by qualified electrical engineers within the last 3 years? Yes No

49. All known defects detected during the testing of the electrical circuits on-site have been remedied by a qualified electrical engineer? Yes No

50. All electrical circuits on-site are deemed by a qualified electrical engineer to be in a satisfactory condition? Yes No

# FLOODING POTENTIAL

---

51. The Premises are NOT situated in an area which has any history of flooding? Yes      No  
 If **NO** please provide details.

# MATERIAL LOCATED INTERNALLY

---

*Every reference below to 'material' means 'any pre or post process waste material, recyclate, residual waste or any other item or material that has been, is being, or is intended to be processed by you at the insured location'.*

52. Material is NOT located inside buildings during normal operating hours? Yes      No
53. Material is NOT located inside buildings outside normal operating hours? Yes      No
54. The quantity of material located inside buildings is consistent with the quantity you expect to process on the same day? Yes      No
55. What is the maximum length of time material is located within buildings?
- |          |          |          |          |
|----------|----------|----------|----------|
| 24 hours | 48 hours | 72 hours | 7 days   |
| 14 days  | 1 month  | 3 months | 6 months |
56. Material is stored/located within designated storage areas comprising of non-combustible bays/bunkers? Yes      No
57. Total volume of material within buildings (m<sup>3</sup>)
- |          |                |      |                |
|----------|----------------|------|----------------|
| Typical: | m <sup>3</sup> | Max: | m <sup>3</sup> |
|----------|----------------|------|----------------|
58. Are all materials stored in line with an "approved" Pollution Incident Response Management Plan that meets the requirements of the Protection of the Environment Operations Act 1997 (POEO Act), the Protection of the Environment Operations (General) Regulation 2009 and the Protection of the Environment Legislation Amendment Act 2011 (POELA Act) that has been approved by the Environmental Protection Authority?  
 Please provide a copy. Yes      No
59. Is temperature monitoring of all materials carried out by means of temperature probes and/or thermal imaging cameras? Yes      No
60. Is all material inspected for contaminants and/or heat sources when it's first unloaded at your premises? Yes      No  
 Please provide full details of this procedure, including the method and frequency of inspections.

# MATERIAL LOCATED EXTERNALLY

- 61. Is all material located at least 10m from external building walls and the footprint of the buildings at all times? Yes      No
- 62. Is all material located at least 10m from external building walls and the footprint of the buildings outside normal operating hours only? Yes      No
- 63. Is all material located at least 2m from any boundary fence/wall? Yes      No

# MATERIAL TYPES & PROCESS CATEGORY TYPES

- Please carefully examine the charts on the following 3 pages
- Put a Tick in the relevant box(s) that apply to your operations

64. Please Tick the relevant Box(s) for Material Types Handled and Processes Undertaken

MATERIAL TYPES		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
Non-combustible materials (TRADE BAND A)		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
A1	LIQUID WASTE Non Combustible / Non Flammable									
A1	METALS ONLY Excludes MRF Separated Metals & ELVs									
A1	AGGREGATES & SOILS									
A1	GLASS									
A1	PLASTERBOARD (Gypsum)									
A2	ANAEROBIC DIGESTION (Farm Waste)									
A3	COMPOST In-Vessel and/or Windrows in the Open									

MATERIAL TYPES Normally combustible materials (TRADE BAND B)		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
<b>B1</b>	LIQUID WASTE Combustible / Flammable and Containerised									
<b>B1</b>	COMPOSTING (Windrows Inside Building)									
<b>B1</b>	ANAEROBIC DIGESTION Non-Farm Waste									
<b>B2</b>	BATTERIES (Non-Lithium)									
<b>B2</b>	PLASTICS (Baled/Loose PVC Only)									
<b>B2</b>	WEEE MATERIAL									
<b>B3</b>	TEXTILES (Baled)									
<b>B3</b>	PAPER (Baled)									
<b>B3</b>	CARD (Baled)									
<b>B3</b>	WOOD (Whole/Pallets/ Lumber)									
<b>B3</b>	PLASTICS (Baled) All Polymers Excluding PVC									
<b>B4</b>	METALS (MRF Separated Metals) Includes ELV Depollution									
<b>B4</b>	C & D / GENERAL SKIP									
<b>B5</b>	TYRES / RUBBER (Whole)									

MATERIAL TYPES Readily combustible materials WITHOUT a Known Inherent Risk of self heating (TRADE BAND C)		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
<b>C1</b>	TEXTILES (Loose)									
<b>C1</b>	PAPER (Loose)									
<b>C1</b>	CARD (Loose)									
<b>C1</b>	PLASTICS (Loose) All Polymers Excluding PVC									
<b>C1</b>	MATTRESSES (Whole)									
<b>C2</b>	DRY MIXED RECYCLABLES Including Paper / Card / Plastics									
<b>C3</b>	CO-MINGLED (Including Paper /Card / Plastics / Glass / Aluminium & Steel Cans)									
<b>C3</b>	C & I (Organic Contamination Incidental)w									

MATERIAL TYPES		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
Readily combustible materials WITH a Known Inherent Risk of self heating <b>(TRADE BAND D)</b>		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
<b>D1</b>	BATTERIES (Lithium)									
<b>D2</b>	TYRES / RUBBER  Granulated / Shredded									
<b>D2</b>	WOOD (Size Reduced) Chipped / Shredded / Biomass Fuel									
<b>D3</b>	RDF (Production and / or Storage)									
<b>D3</b>	SRF (Production and / or Storage)									
<b>D3</b>	MUNICIPAL SOLID WASTE  Domestic and / or Commercial									
<b>D3</b>	C & I Organic Contamination Present / Likely									
<b>D3</b>	MATTRESSES (Size Reduced) Granulated / Shredded									
<b>D4</b>	COMPOSTING (MBT)									

MATERIAL TYPES		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
FLAMMABLE MATERIALS <b>(TRADE BAND E)</b>		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
<b>E1</b>	LIQUID WASTE  Combustible / Flammable & Uncontainerised									

# VALUES AT RISK

When providing details of the Value At Risk, it is important that all values are accurate. **If any figure provided below is inaccurate, we may be entitled to reduce the amount we pay in the event of a claim. In some cases, we may be entitled to avoid the policy (i.e. treat it as if it never existed).**

All figures provided should be sufficient to cover the costs of rebuilding or replacement of the property as new, including where relevant an amount for:

- a) landlord's fixtures and fittings;
- b) walls, gates and fences, outbuildings, extensions, roads, car parks, yards, paved areas, pavements, footpaths, building management and security systems, fuel tanks and equipment, wind turbines and solar panels, landscaping and recreational features;
- c) architects, surveyors and professionals fees;
- d) the costs of demolition, including debris removal, shoring and propping up;
- e) GST where you are registered for GST.

The figures you provide must be the full cost of replacement, including the above, and not the amount of cover you require.

## 65. SECTION A - MATERIAL DAMAGE

LOCATION (Reception Hall, Storage Shed etc.,)	Values at risk (AUD)	Values at risk (AUD)	Values at risk (AUD)
<b>* BUILDINGS</b>			
<b>Standard Construction</b>			
<b>* BUILDINGS</b>			
<b>Non-Standard Construction &amp; Outbuildings</b>			
<b>LOSS of RENT</b>		<b>Indemnity Period</b>	
<b>Receivable / Payable</b>		<b>Required</b>	
	<b>In Secure Buildings (AUD)</b>	<b>In The Open (AUD)</b>	<b>Largest Item (AUD)</b>
<b>FIXED MACHINERY</b>			
<b>MOBILE PLANT</b>			
<b>GENERAL FIXTURES, FITTINGS &amp; Other Contents</b>			
<b>STOCK in TRADE</b>			
<b>STOCK of NON-FERROUS METAL</b>			
<b>STOCK of FUEL</b>			
<b>Diesel / Oil &amp; Fuel Tanks</b>			
<b>COMPUTER &amp; ELECTRICAL</b>			
<b>Office Equipment</b>			
<b>ANY OTHER ITEMS</b>			
<b>Please provide details of such items</b>			

ADDITIONAL PERIL SUBSIDENCE.

Please Tick if you require a quotation for subsidence cover

NOTE: Subsidence Cover is only available if a Subsidence Questionnaire has been fully completed, signed, dated and confirmed as being acceptable by ourselves

**66. SECTION B - BUSINESS INTERRUPTION**

When providing details of the Value At Risk, it is important that all values are accurate. **If any figure provided below is inaccurate, we may be entitled to reduce the amount we pay in the event of a claim. In some cases, we may be entitled to avoid the policy (i.e. treat it as if it never existed).**

The indemnity period you select should be sufficient to cover the maximum time the business will be affected if the premises were destroyed by fire. There are many factors to consider, including the time taken to rebuild the buildings and replace all machinery.

The value at risk should be based on your anticipated annual gross profit, allowing for trends in your business. The figure should be projected forward two years where the indemnity period selected is 12 months, and 3 years where the indemnity period selected is 24 months. For indemnity periods exceeding 12 months, the value at risk should be increased proportionately.

BASIS of COVER	Value at risk (AUD)	Indemnity period
Gross Profit		12 Months
Increase in Cost of Working		18 Months
Additional Increase in Cost of Working		24 Months

Other Period Required Yes  No

## CLAIMS & MATERIAL FACTS DECLARATION

- 67.** Give details of all Claims or Incidents that may have given rise to a Claim in the last 7 years, if this policy had been in force at the time. Incidents that may have given rise to a Claim include Fire, Theft, and Malicious Damage, whether or not you made a claim.

Please give full details, including the circumstances giving rise to the incident, the extent of any damage or injury and the amount of any loss or claim settlement

At this location		Date	Paid and/or outstanding monies
Incident / claim details			
1			
2			
3			
4			
5			

Total number of incidents and/or claims:

At other location		Date	Paid and/or outstanding monies
Incident / claim details			
1			
2			
3			
4			
5			

Total number:



68. What remedial action/mitigation measures have been put in place following any claims?

## DECLARATION

---

By signing this proposal form you consent to Lion Underwriting using and disclosing the information we may hold about you in accordance with the Privacy section of this proposal form and our Privacy Policy, which can be found on our website - [www.lionunderwriting.com.au](http://www.lionunderwriting.com.au).

[In this section 'you' refers to the Proposer]

By signing this Declaration, you declare that

- you have read and understood the Important Notice information in this proposal form;
- to the best of your knowledge and belief, the statements, representations and particulars contained in this proposal form are true and complete;
- after full enquiry having been made, you have not omitted, suppressed or mis-stated any material facts which may be relevant to the Insurer's consideration of this proposal form;
- you undertake to inform the Insurer of any change to any material fact that occurs prior to the point at which the insurance contract has been agreed; and
- you have the authority to complete and sign the proposal form on behalf of the entity who will be insured under this policy.

By signing this Declaration, you confirm you understand that

- the information you provide in this proposal form will be used in deciding the price charged by the Insurer for the risk and whether the Insurer will accept the application and the terms of any policy provided;
- the application for insurance may not be accepted for coverage and that, if your application is accepted, you have no coverage unless and until we have received payment of the premium and a policy schedule has been issued to you;
- signing this form does not bind you or the Insurer to complete the insurance; and
- if your business acquires, merges with or absorbs another business during the period of insurance, the Insurer will require similar information in relation to that business and may charge an additional premium.

Insured's Name:

Date:

Position:

Insured's Signature:

Please note, if you wish to submit your form via email, an indication of terms and conditions may be provided on the basis of this proposal form. A signature is required before a contract of insurance can be made.

We recommend that you should keep a record of all information supplied to us, including copies of letters and this proposal form, for the purpose of entering into this contract.