



# Goods in Transit Insurance

## Proposal form

### Completing the Proposal form

1. This application must be completed in full including all required attachments.
2. If more space is needed to answer a question, please attach a separate sheet with details.
3. The terms proposer, whenever used in this proposal form shall mean the policyholder listed and all subsidiary companies of the policyholder for which coverage is proposed under this proposal.
4. The terms policyholder and subsidiaries have the same meaning in this proposal form as in the policy.

### Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose to us every matter you know, or could reasonably be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. This applies to all persons to be covered under this contract of insurance.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance. This duty however, does not require disclosure of a matter that:

- diminishes the risk to be insured;
- is of common knowledge;
- we know or in the ordinary course of our business we ought to know;
- we indicate to you that we do not want to know.

### Non-disclosure or Misrepresentation

If you make a misrepresentation to us, or if you do not comply with your duty of disclosure and we issue your policy with terms and conditions that are different to the terms and conditions that would have been issued had there not been any misrepresentation, or your duty of disclosure had been complied with, then:

- we may reduce the cover provided so that we are placed in the same position as we would have been in, had there not been any misrepresentation and your duty of disclosure had been complied with; and
- we may also cancel your policy; or
- we may treat your policy as if it never existed if the misrepresentation or your non-compliance with your duty of disclosure was fraudulent.

### Privacy

Zurich is bound by the Privacy Act 1988 (Cth). Before providing us with any Personal or Sensitive Information ('Information'), you should know that:

We collect, use, process and store Personal Information and, in some cases, Sensitive Information about you in order to comply with our legal obligations, assess your application and, if your application is successful, to administer the products or services provided to you, to enhance customer service and/or product options or manage a claim ('purposes').

If you do not agree to provide us with the Information, we may not be able to process your application, administer your policy or assess your claims.

By providing us or your intermediary with your Information, you consent to our use of this Information which includes us disclosing your Information where relevant for the purposes, to your intermediary, affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas.

Zurich may obtain Information from government offices and third parties to assess a claim in the event of loss or damage.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose your Information to, a list of countries in which recipients of your Information are likely to be located, details of how you can access or correct the Information we hold about you or make a complaint, please refer to the Privacy link on our homepage – [www.zurich.com.au](http://www.zurich.com.au), contact us by telephone on 132 687 or email us at [Privacy.Officer@zurich.com.au](mailto:Privacy.Officer@zurich.com.au)

## Information about this insurance

### The policy

Goods being moved around Australia are exposed to all kinds of risks but most of these can be insured simply and economically under Zurich's Goods in Transit Insurance.

Our plain language, easy to understand policy covers transits of goods and livestock within the radius of transit selected.

Our policy offers you the choice of two levels of cover and is backed up by our well earned reputation for prompt and efficient service.

To ensure that insurance of any consignment is not overlooked, you declare the estimated annual value of the insured goods and pay a premium at inception which is adjusted on the declared actual value at the end of the year.

The policy covers the transit of goods by all forms of transport including vehicles owned and/or operated by you.

### Important

The information contained in this proposal is an outline of the cover provided. Full details of the cover with all limitations, exclusions and conditions are contained in the policy. The terms and conditions offered to you may vary from the information on cover given in this proposal form.

### Transit

The policy covers your goods for the whole time they are in transit. Goods are covered from when first moved for transit until last moved in being delivered at destination. Livestock is covered from entering the conveyance or its loading ramp until leaving the conveyance or its loading ramp at destination.

### Events insured against

The Goods in Transit Policy provides two cover options:

#### Cover A (full cover)

- loss of or damage to goods caused by accident or by the deliberate act of a third party
- death of livestock caused by accident, natural causes or slaughter for humane reasons.

#### Cover B (limited cover)

- loss of or damage to goods
- death (or slaughter for humane reasons following injury) of livestock

caused by:

- fire, explosion, lightning or flood
- collision of the conveyance carrying the goods with an external object, or of the goods while on a land conveyance carrying them with something not on or part of that conveyance
- overturning, jackknifing or derailment of the land conveyance carrying the goods
- grounding, sinking or capsizing of the vessel carrying the goods
- crashing or forced landing of the aircraft carrying the goods
- discharge at a port of distress.

### Other benefits at no extra cost

- debris removal up to \$50,000
- delayed unpacking to 90 days
- no disposal of branded goods without your consent
- automatic inclusion of acquired companies
- cover at packer's premises up to one month

### Principal risks excluded

- ordinary leakage, loss in weight or volume
- delay, loss of market
- consequential loss
- mechanical or electrical breakdown or malfunction where no external evidence exists of damage from an insured event

### Sum insured

To recover the full amount of any loss it is essential for you to select a sum insured adequate to cover the maximum value of goods at risk from any one insured event.

### Settling your claim

When a claim is payable, we will promptly pay:

- the invoice value (or market value if there is no invoice) of lost or destroyed goods, or
- the reasonable cost of repairing damaged goods or of reinstating or replacing goods,

subject to the adequacy of the sum insured and any excess that applies

We will also pay any costs incurred in preventing or minimising an insured loss or to protect rights against a third party.

## 1 Proposer

Name

Address

Postcode

Name of any other interested party

Type of business

How many years has the business been in operation?

## 2 Period of cover required

From 4pm

/ /

To 4pm

/ /

**3 Goods to be insured**

Please provide details of goods

.....  
.....

How are the goods packed?

.....  
.....

Estimated annual value of insured goods	Value
Sales	\$
Purchases	\$
Stock transfers	\$
Return in	\$
Return out	\$
<b>Total estimate for proposed period</b>	<b>\$</b>

Will the goods be carried in your own vehicles?      Yes       No       If 'Yes', please advise number of vehicles used

Maximum value of goods in any one owned vehicle      \$

Will vehicle/s be left loaded overnight?      Yes       No       If 'Yes', please provide details

.....  
.....

**4 Radius of transit**

Please advise usual area of transit where cover is required

.....  
Please provide details of any other areas where cover is required

What is the usual method of transit?

.....  
.....

**5 Proposed sums insured**

Maximum sum insured any one conveyance     

Maximum sum insured any one event or occurrence

**6 Cover**

Please indicate  cover required

**Cover A (full cover)**

**Cover B (limited cover)**

Do you require any extensions? Yes  No  If 'Yes', please provide details

.....

.....

Is an excess required? Yes  No  If 'Yes', please provide details

..... \$

**7 Claims experience**

Please provide claims history covering the last three years

Claims details	Year	Year	Year
Value of goods insured	\$	\$	\$
Value of claims paid	\$	\$	\$
Value of claims outstanding	\$	\$	\$
Number of claims			

Please provide details of any action you have undertaken to reduce claims

.....

.....

**8 Prior insurance**

Name of your current or prior insurer and due date for renewal

..... Date / /

Has any insurer ever declined insurance or imposed special conditions? Yes  No  If 'Yes', please provide details

.....

Has any insurer ever cancelled or refused to renew your insurance? Yes  No  If 'Yes', please provide details

.....

**9 Declaration**

I/We authorise Zurich Australian Insurance Limited to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service.

I/We declare that I/we have read and understood the duty of disclosure, non disclosure and policy conditions contained herein and confirm that no information has been withheld which could affect the acceptance of this application.

Name of proposer (print)

.....

Signature of proposer

Date / /

**No insurance cover is provided until the above proposal is accepted and details of cover are confirmed in writing by Zurich Australian Insurance Limited.**

**Office use only**

Intermediary	Premium \$	Agent No.
	Special Conditions	