



ZURICH[®]

Single Transit Insurance (within Australia)

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

This contract of insurance will be governed by either the Insurance Contracts Act 1984 (Cth) or the Marine Insurance Act 1909 (Cth).

Duty of Disclosure under the Insurance Contracts Act 1984

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

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.

If you do not tell us something

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.

Duty of Disclosure under the Marine Insurance Act 1909

Your attention is drawn to Sections 23 to 27 of the Marine Insurance Act 1909 (Cth) and, in particular, that any contract of marine insurance is based on utmost good faith and in the absence of such good faith, may be avoided. Further, you have an obligation to disclose to us every material circumstance which is known to you and/or which in the ordinary course of business ought to be known to you. Every circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether they will take the risk. If there is a failure to make such disclosure, we may avoid the contract.

Privacy

Zurich is bound by the Privacy Act 1988 (Cth). We collect, disclose and handle information, and in some cases personal or sensitive (eg health) information, about you ('your details') to assess applications, administer policies, contact you, enhance our products and services and manage claims ('Purposes'). If you do not provide your information, we may not be able to do those things. By providing us, our representatives or your intermediary with information, you consent to us using, disclosing to third parties and collecting from third parties your details for the Purposes.

We may disclose your details, including your sensitive information, to relevant third parties including your intermediary, affiliates of Zurich Insurance Group Ltd, other insurers and reinsurers, our banking gateway providers and credit card transactions processors, our service providers, our business partners, health practitioners, your employer, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

We may obtain your details from relevant third parties, including those listed above. Before giving us information about another person, please give them a copy of this document. Laws authorising or requiring us to collect information include the Insurance Contracts Act 1984, Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Corporations Act 2001, Autonomous Sanctions Act 2011, A New Tax System (Goods and Services Tax) Act 1999 and other financial services, crime prevention, trade sanctions and tax laws.

Zurich's Privacy Policy, available at www.zurich.com.au or by telephoning us on 132 687, provides further information and lists service providers, business partners and countries in which recipients of your details are likely to be located. It also sets out how we handle complaints and how you can access or correct your details or make a complaint.

Information about this insurance

The policy

Single Transit (within Australia) Insurance provides insurance for a single sending of goods (other than home removals), or livestock, with a choice of five standard cover options. Individual terms and conditions may be arranged for sendings not catered for by standard covers.

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

Goods or livestock are insured for the transit specified in the policy schedule.

Goods are covered from when first moved for transit until last moved on delivery 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 Single Transit Insurance (within Australia) Policy provides three cover options for goods and two cover options for livestock.

Goods

Loss of or damage to goods caused by:

Cover option 1

- accident or by the deliberate act of a third party.

Cover option 2

- 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
- theft of the goods.

Cover option 3

- as per cover option 2 but not including theft of the goods.

Livestock

Cover option A

Death of livestock caused by accident, natural causes or slaughter for humane reasons.

Cover option B

Death (or slaughter for humane reasons following injury) of livestock caused by:

- fire, explosion, lightning or flood
- collision of the conveyance carrying the livestock with an external object, or of the livestock 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 livestock
- grounding, sinking or capsizing of the vessel carrying the livestock
- crashing or forced landing of the aircraft carrying the livestock
- discharge at a port of distress.

Other benefits at no extra cost

- debris removal up to \$50,000
- delayed unpacking up to 90 days
- refused goods
- packers premises within 30 days
- insolvency of carrier
- no disposal of branded goods without your consent.

Principal exclusions

- ordinary leakage, loss of weight/volume or inherent vice
- delay, loss of market or consequential loss
- mechanical electrical or electronic breakdown or malfunction where no external evidence exists of damage from an insured event
- absence, shortage or withholding of labour resulting from strike, lockout, labour disturbance, riot or civil commotion
- cyber attack.

Sum insured and Valuation

To recover the full amount of any loss it is essential for you to select a sum insured adequate to cover the value of the goods or livestock at risk. Unless a different valuation is agreed, the sum insured of your goods or livestock should be their invoice value or market value if there is no invoice.

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 for 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

2 Insured Goods or Livestock

Please provide details of goods or livestock to be insured

Are the goods professionally packed?

Yes

No

Please provide details of packing

Are the goods professionally carried?

Yes

No

3 Conveyance

Type of conveyance Road Sea Air Rail Post Date transit commences / /

Please provide details of conveyance (including vessel name, airline and flight number as applicable)

Transit from to

4 Cover

The Single Transit Insurance (within Australia) provides three cover options for goods and two cover options for livestock. Information regarding the cover options can be found on page 1 under section Events insured against.

Please indicate cover required

Goods

Option 1

Option 2

Option 3

Livestock

Option A

Option B

5 Sum insured

Sum insured \$ Excess \$

6 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	