



**ZURICH**<sup>®</sup>

# Motor Fleet Insurance

## Proposal

### 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 term proposer, whenever used in this proposal form shall mean the Insured listed and all subsidiary companies of the Insured for which coverage is proposed under this proposal.
4. The term Insured and subsidiaries have the same meaning in this proposal form as in the policy.

### Duty of disclosure

For policyholders who are not a natural person, 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.

#### Individuals

If you are the policyholder and you are a natural person, a different duty of disclosure to the one set out above applies to you. Contact your intermediary or us to ensure you are notified of your duty.

#### 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.

### 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](http://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.

### Reasonable precautions and fraudulent acts

You must take all reasonable precautions for the maintenance and safety of the Insured Property and prevention of loss. We will not be liable for any loss, damage, injury or liability arising from a deliberate or fraudulent act committed by you or on your behalf.

### Policy details

For full details of cover, please refer to the Product Disclosure Statement and Policy wording which sets out the terms and conditions of cover offered. This is available from your local Zurich Office or your intermediary.



**4 Drivers**

When employing new drivers, will you strictly maintain a system to:

- (a) check their driving records of offences and accidents? Yes  No
- (b) check with their past employers as to their conduct, sobriety, offences and accidents? Yes  No
- (c) ensure there is a minimum standard of competency in respect to employees you employ? Yes  No

Do or will you employ drivers under 25 years of age, or with less than 2 years experience with the type of vehicle they will control? Yes  No

Do you use or propose to use sub-contractor drivers? Yes  No

**5 Insurance history**

Are you at present insured (or have been insured within the last 5 years)? Yes  No

If 'Yes', please provide details

Names of previous insurers	Policy number(s)

Has any insurance company in connection with this class of insurance:

- (a) declined to accept a proposal from you? Yes  No
- (b) cancelled a policy, contrary to your wishes? Yes  No
- (c) declined to renew a policy, contrary to your wishes? Yes  No
- (d) required higher premiums and/or higher excesses to insure you? Yes  No

If 'Yes', please provide details

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**6 Claims and/or loss experience**

Please provide vehicle numbers and claims experience and/or uninsured loss experience over the last 5 years

Year	Number of vehicles operated	Excess \$	Number of claims	Value of losses
to				
to				
to				
to				
to				

Has any insurance company refused to meet a claim lodged by you or any person named as the Insured herein, in respect of this class of insurance? Yes  No

If 'Yes', please provide details

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**6 Claims and/or loss experience (continued)**

Has any insurance company succeeded in denying a claim lodged by you or any person named as the Insured herein, on the grounds of non-disclosure, misrepresentation and/or fraud, in respect of any class of insurance?

Yes  No

If 'Yes', please provide details

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After investigation, are there any circumstances of which you are aware which could give rise to a claim under this Policy and which is not mentioned above?

Yes  No

If 'Yes', please provide details

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**7 General questions**

Do you have, or intend to have, any additional insurance with any other insurer in connection with this class of insurance in respect of the same property or risk as you are now proposing?

Yes  No

If 'Yes', please provide details

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Are there, or are there likely to be, any circumstances connected with your particular business, property, occupancy, occupation and activities which would lead you to believe that the insurance company might be more exposed to loss than is usual for that type of trade or business?

Yes  No

If 'Yes', please provide details

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Is there any additional information or detail of which you are aware and which may assist the company to assess the nature of the risks better?

Yes  No

If 'Yes', please provide details

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Have you, or to the best of your knowledge, has any other person with an insurable interest in the property or risk proposed to be insured, ever been convicted of an offence relating to the theft of property or money or fraud?

Yes  No

If 'Yes', please provide details

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Have you, or a business you were/are associated in, been bankrupt, in liquidation, or entered into a scheme of arrangement, or had a default judgement entered against you?

Yes  No

If 'Yes', please provide details

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**8 Declaration**

In accordance with my / our duty of disclosure, I / We declare that the whole of these answers in the Proposal are true, that I / We have withheld no information whatsoever that might tend in any way to increase Zurich's risk, or to influence its decision regarding this information; and that I / We have not proposed for insurance in excess of the actual value of the motor vehicles described, and I / We undertake to exercise care, and reasonable precautions for the safety of the said motor vehicles. I / We agree that this Proposal and Declaration shall be the basis of the contract between me / us and Zurich.

I / We further agree that if this Proposal, in any part is filled in by any other person, such person shall be deemed my / our agent(s) and not the agent of the Company.

Signature of proposer	Date
X	/ /