



Instructions to Proposer

Before completing this proposal form please read the important notices below.

This proposal should only be completed after detailed enquiry of all the persons to be covered.

Important Notices

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 ACE Insurance Limited ("ACE") every matter that you know, or could reasonably be expected to know, is relevant to ACE's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to ACE before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by ACE;
- that is of common knowledge;
- that ACE knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by ACE.

It is important that all information contained in this proposal is understood by you and is correct, as you will be bound by your answers and by the information provided by you in this proposal. You should obtain advice before you sign this proposal if you do not properly understand any part of it.

Your duty of disclosure continues after the proposal has been completed up until the contract of insurance is entered into.

Non-Disclosure

If you fail to comply with your duty of disclosure, ACE 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, ACE may also have the option of avoiding the contract from its beginning.

Claims Made Contract

Subject to its terms and conditions, other than for insuring clause 1.6, the resulting contract of insurance will cover liabilities arising from Claims first made against you and notified to ACE during the policy period or discovery period, if applicable.

Section 40(3) of the Insurance Contracts Act 1984 however, provides that an insurer cannot refuse to pay a claim by reason only that the claim was made after the inception date of the Policy in circumstances where you gave notice in writing to the insurer of facts that might give rise to the claim as soon as was reasonably practicable after you became aware of those facts but before the end of the policy period.

Subrogation

Where you have agreed with another person or company, who would otherwise be liable to compensate you for any loss or damage which is covered by the contract of insurance, that you will not seek to recover such loss or damage from that person, ACE will not cover you, to the extent permitted by law, for such loss or damage.

Note: Elite Buildsafe Site Liability is only available to Private Building Companies. If the Company proposed for insurance is not a Private Building Company please do not complete the proposal form and contact Buildsafe Insurance Brokers for the correct proposal form.

Proposer Details

1. Name of Company _____

Note: The Company name must end in Pty Ltd. Cover is not provided to any trust structures or sole trading entities.

2. ABN _____

3. Contact Name _____

4. On what date was the Company incorporated _____

5. State of registration _____

6. Street Address _____

7. Postcode _____

8. For the purpose of calculating the stamp duty and GST charges, please provide a breakdown of the number of employees of the Company based in each of the following locations:

NSW	VIC	QLD	SA	WA
TAS	NT	ACT		TOTAL

Change of Risk or Circumstances

You should advise ACE as soon as practicable of any material change to your normal business as disclosed in the proposal, such as changes in location, acquisitions and new overseas activities.

Privacy Statement

ACE Insurance Limited (ACE) is committed to protecting your privacy. ACE collects, uses and retains your personal information in accordance with the National Privacy Principles. Our detailed privacy policy is available on our website at www.aceinsurance.com.au.

ACE collects your personal information (which may include health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim. We collect the information to assess your application for insurance, to provide you or your organisation with competitive insurance products and services and administer them and to handle any claim that may be made under a policy. If you do not provide us with this information, we may not be able to provide you or your organisation with insurance or to respond to any claim.

We may disclose the information we collect to third parties, including contractors and contracted service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as assessors and call centres), other companies within the ACE Group, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside Australia.

You agree to us using and disclosing your personal information as set out above. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.

From time to time, we may use your personal information to send you offers or information regarding our products that may be of interest to you. If you do not wish to receive such information, please contact our Privacy Officer using the contact details provided below.

If you would like to access a copy of your personal information, or to correct or update your personal information, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@acegroup.com.

If you have a complaint or want more information about how ACE is managing your personal information, please contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@acegroup.com.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The Code sets out minimum standards that we will uphold in respect of the products and services that we provide. Further information about the Code is available at www.codeofpractice.com.au and on request.

Financial Position

9. Turnover: \$ _____

10. The Elite Buildsafe Site Liability Policy contains an insolvency exclusion endorsement. ACE can consider removing this endorsement on the provision of financial information of the Company. Do you want to request removal of the insolvency exclusion? Yes No

If Yes to question 10 please complete the separate questionnaire

Claims and Circumstances

11. Has the Company or any director, officer or employee ever been refused this type of cover, had a similar policy cancelled, or had special terms imposed? Yes No

12. Has any person or entity proposed for cover suffered any loss in the past five years that would have been covered under the proposed Policy? Yes No

13. Is the Company or any person proposed for coverage aware of any facts, circumstances, acts or omissions that may give rise to any future claims under this proposed Policy? Yes No

If Yes to any question from 10 to 12 please provide full details in an attachment.

Limit

14. Limit Required (Please Circle)

\$250,000 \$500,000 \$1,000,000 \$2,000,000 \$5,000,000 Other \$ _____

Acknowledgement

15. We (the undersigned)

- acknowledge that we have read and understand the Important Notices and Privacy Statement contained in this proposal.
- agree that this proposal, together with any other information or documents supplied, shall form the basis of any resulting contract of insurance.
- acknowledge that if this application is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by ACE.
- declare after enquiry that the statements, particulars and information contained in this application and in any documents accompanying this application are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted.
- undertake to inform ACE of any material alteration to those facts before entry into of the contract of insurance.

Signed (MD/CEO) _____

Name _____ / / 20

- What is the date of your Construction Liability Insurance renewal? _____
- Would you like Buildsafe Insurance to assist with your Builders Warranty/Indemnity Insurance? Yes No
- Refer a friend—Please provide below the contact details of a friend for us to assist with their insurance program

- Other Insurance Policies that you'd like us to search for the best value and price? Please List