

COMBINED LIABILITY PROPOSAL



Height Safety And Rope Access

IMPORTANT NOTICE – DUTY OF DISCLOSURE

Before you enter into, renew, vary or reinstate an insurance contract, you have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth).

This duty applies to this Proposal and any information provided in connection with it.

YOUR DUTY OF DISCLOSURE – BUSINESS INSURANCE

This insurance is not consumer insurance.

You have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to insure you and, if so, on what terms.

You do not need to disclose a matter if:

- clip It reduces the risk to be insured; or
- clip It is of common knowledge; or
- clip The insurer knows or, in the ordinary course of its business, ought to know the matter; or
- clip The insurer has waived disclosure of the matter.

WHEN DOES THE DUTY APPLY?

Your duty applies:

- clip Before you enter into the contract of insurance
- clip Before you renew, extend, vary or reinstate the insurance
- clip Until the insurer agrees to insure you

You must promptly disclose any material change in circumstances that occurs before cover is bound.

WHAT MUST BE DISCLOSED?

Without limitation, disclosure should include (where relevant):

- clip The nature and full scope of your business activities
- clip All work at height, rope access, design, certification or inspection activities
- clip Any prior claims, incidents, near misses or complaints
- clip Any known circumstances that may give rise to a claim
- clip Contractual liabilities or indemnities assumed
- clip Overseas operations or exposure (including USA / Canada)
- clip Safety systems, licensing, accreditation and competency frameworks
- clip Any refusals, cancellations or special terms imposed by previous insurers

If you are unsure whether a matter is relevant, it should be disclosed.

CONSEQUENCES OF NON-DISCLOSURE

If you fail to comply with your Duty of Disclosure, the insurer may be entitled to:

- clip Reduce its liability under the policy
- clip Impose different terms
- clip Cancel the contract
- clip In serious cases, avoid the contract from inception

These rights apply even if the non-disclosure was unintentional.

WHO DOES THIS DUTY APPLY TO?

Where this Proposal is completed on behalf of a company, partnership, trust or joint venture, the duty applies to

- clip The entity itself, and
- clip All directors, partners, principals and senior managers whose knowledge is relevant to the insurance

BASIS OF CONTRACT

This Proposal Form, together with any additional information provided, will form the basis of the contract of insurance if a policy is issued.

AUTHORITY TO DISCLOSE INFORMATION

By submitting this Proposal, you authorise:

-  Your broker and the insurer to collect, use and disclose information relevant to this insurance
-  The insurer to make enquiries with previous insurers, brokers or third parties as reasonably required

PRIVACY NOTICE

Personal information provided will be handled in accordance with applicable Australian privacy laws and the insurer's Privacy Policy. Information may be disclosed to insurers, reinsurers, claims handlers, regulators or service providers, including those located overseas, for the purpose of arranging and administering insurance.

ACKNOWLEDGEMENT

By completing this Proposal, you acknowledge that you:

-  Have read and understood this Important Notice
-  Understand your Duty of Disclosure
-  Have made all reasonable enquiries and provided full and accurate information

BASIS OF CONTRACT

This Proposal Form, together with any additional information provided, will form the basis of the contract of insurance if a policy is issued.

IMPORTANT

If you are uncertain about any aspect of this Duty of Disclosure, you should seek advice from your insurance broker before submitting this Proposal.

ROPE ACCESS & HEIGHT SAFETY**PUBLIC, PRODUCTS & PROFESSIONAL INDEMNITY****INSURANCE PROPOSAL FORM****IMPORTANT INFORMATION**

-  This Proposal must be typed or completed in ink.
-  All questions must be answered. If not applicable, state "NIL" or "NONE".
-  Incomplete or unclear responses may delay quotation or affect terms.
-  If insufficient space is provided, please attach additional information.

SECTION 1 – APPLICANT DETAILS

Full legal name(s) of all entities to be insured (including trading names):

ABN

ACN (if applicable)

Business Address

Suburb

State

Postcode

Website

General Email

Primary Contact Name

Phone

Mobile

Date business commenced under current structure

 / /

PRINCIPAL EXPERIENCE

Experience in rope access / height safety / roofing:

 Principal 1:

Years

Months

 Principal 2:

Years

Months

If trading for less than 3 years, outline prior relevant experience:

SECTION 2 – PERIOD & LIMITS OF INSURANCE

Period of Insurance (inclusive):

From

 / /

To

 / /

Cover Type	Limit Requested
Public Liability (any one occurrence)	\$
Products Liability (any one period)	\$
Goods in Care, Custody & Control	\$

Description of goods commonly in care:

Preferred Excess (if any):

\$

SECTION 3 – BUSINESS ACTIVITIES

Description of Operations

Provide a clear description of all activities undertaken:

TURNOVER BREAKDOWN (MUST TOTAL 100%)

Activity	%
Rope access maintenance / cleaning	%
Rope access construction / remedial works	%
Roof safety system installation	%
Roof safety inspection / recertification only	%
General roofing / height-related trade work	%
EWP-based works (no rope access)	%
Scaffolding / temporary edge protection supplied	%
Design / engineering of height safety systems	%
Supply-only of equipment	%
Other (detail):	%
TOTAL	100%

SECTION 4 – WORK AT HEIGHT PROFILE

Maximum working height:

Metres

TURNOVER BY HEIGHT BAND

Height	%
0–2 m	%
>2–10 m	%
>10–30 m	%
>30 m	%

Typical Structures (tick all that apply)

- Residential roofs
- Low-rise commercial
- Mid/high-rise buildings
- Industrial sites
- Stadiums / arenas
- Bridges / towers / masts
- Mining / resources
- Other

Do you work above public areas?

Yes No

If Yes, describe controls (exclusion zones, closures, nets, etc.):

SECTION 5 – ACCESS METHODS & EQUIPMENT

ACCESS METHODS (% OF WORK)

Method	%
Industrial rope access	%
EWP	%
Scaffolding	%
Roof-level fall-arrest / guardrails	%
Ladders / other	%

ROPE ACCESS ACCREDITATION

Operate under IRATA / SPRAT or equivalent?

Yes No

If Yes – technicians:

 Level 1

 Level 2

 Level 3

If No – describe competency framework:

Height Safety Equipment (tick all that apply)

<input type="checkbox"/> Static lines	<input type="checkbox"/> Walkways	<input type="checkbox"/> Harnesses / lanyards
<input type="checkbox"/> Anchors	<input type="checkbox"/> Ladders	<input type="checkbox"/> Rescue kits
<input type="checkbox"/> Guardrails	<input type="checkbox"/> Platforms	
<input type="checkbox"/> Other		

SECTION 6 – DESIGN, CERTIFICATION & PI EXPOSURE

Do you:

Design height safety systems? Yes No

Provide engineering certification? Yes No

Issue inspection / recertification reports relied upon by clients? Yes No

% of turnover from design / certification / inspection: %

Services provided by:

In-house (qualifications):

External engineers (attach terms)

SECTION 7 – SAFETY MANAGEMENT

Documented WHS Management System

SWMS for all high-risk work

Site-specific rescue plans

Toolbox meetings

Daily Weekly Monthly

Other:

PPE inspection frequency: Before use Weekly Monthly Other:

Any WHS notices or prosecutions in last 5 years?

 Yes NoIf Yes, provide details:
SECTION 8 – TURNOVER & PAYROLLActual turnover (last 12 months): \$Estimated turnover (next 12 months) \$Estimated annual payroll (incl. directors): \$**STAFF(FTE):**
 Rope access technicians:
 Other field staff:
 Office / management:
SECTION 9 – OVERSEAS OPERATIONS

Do you operate outside Australia?

 Yes NoIf Yes, detail country, work type and inconv.

Any USA or Canada exposure?

Yes No

If Yes, attach contracts.

SECTION 10 – SUBCONTRACTORS & LABOUR HIRE

Use subcontractors?

Yes No

Annual payments:

\$

% of work subcontracted

%

Subcontractors required to:

- Hold own PL insurance (minimum)
- Provide certificates of currency
- Work under your SWMS

\$

Use labour hire?

Yes No

If Yes, describe supervision arrangements:

SECTION 11 – PRODUCTS & MATERIALS

Do you manufacture, import or supply products?

Yes No

If Yes, provide details and turnover:

Are products imported?

Yes No

If Yes, list countries and products:

Do products comply with Australian Standards?

Yes No

List applicable standards (e.g. AS/NZS 1891, AS 1657):

SECTION 12 – PLANT, HOT WORKS & CHEMICALS

Do you operate any of the following?

<input type="checkbox"/> Cranes / hoists	<input type="checkbox"/> Unregistered plant	<input type="checkbox"/> Compressors
<input type="checkbox"/> Material hoists	<input type="checkbox"/> Pressure equipment	

Do products comply with Australian Standards?

Yes No

List applicable standards (e.g. AS/NZS 1891, AS 1657):

Use or store hazardous chemicals?

Yes No

If Yes, provide details:

SECTION 13 – CONTRACTUAL LIABILITY

Do any contracts include indemnities or assumption of liability?

Yes No

If Yes, attach copies.

SECTION 14 – CLAIMS & INCIDENT HISTORY

Current insurer:

Limit:

\$

Expiry:

/ /

Claims or incidents in past 5 years?

Yes No

If Yes, provide details:

Any known circumstances that may give rise to a claim?

Yes No

SECTION 15 – DECLARATION

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 in 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

SECTION 16 – ADDITIONAL INFORMATION

Provide details:

Signature

Expiry:

 / /

Name & Title