



# Comprehensive Insurance Proposal

For the Owners of Heavy Machinery



# Important Information

## Duty of Disclosure

### The insured's duty of disclosure

Before entering into a contract of insurance with the insurer, being AIG Insurance New Zealand Limited and/or Vero Liability Insurance Limited ("Insurer"), each prospective insured has a duty to disclose to the Insurer information that is material to the Insurer's decision whether to accept the insurance and, if so, on what terms. This includes material information about the insured, any other people and all property and risks insured under the relevant TLC Insurance Policy ("Policy"). Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information to the Insurer before renewal, extension, variation or reinstatement of a contract of insurance with the Insurer. The insured should also provide all material information when they make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective insured understands all information provided in support of the proposal for insurance and that it is correct, as each prospective insured will be bound by the answers and by the information it has provided.

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

### Consequences of Non-Disclosure

If an insured fails to comply with its duty of disclosure, the Insurer may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. The Insurer may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

## Fair Insurance Code

The Insurer is a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ's Fair Insurance Code (the Code). The Code and information about the Code is available at [www.icnz.org.nz](http://www.icnz.org.nz) and on request.



## Privacy Statement

You will need to complete this proposal so that you can apply for/renew/extend/vary the Policy. The answers you provide on this proposal may include personal information. TLC Insurance Limited ("TLC") and its related companies will collect, hold, use and disclose the personal information to distribute the Policy to you and in determining the terms and conditions of the Policy. If you do not provide us with the personal information, we may not be able to distribute the Policy to you.

We are committed to protecting the privacy of the personal information and we collect, hold, use and disclose all personal information in accordance with the Privacy Act 2020 and our privacy policy which is available at [www.tlcinsurance.co.nz/privacy-policy/](http://www.tlcinsurance.co.nz/privacy-policy/)

In order to distribute the Policy to you, we will disclose the personal information provided on this form to the Insurer. We may also disclose the personal information to our related companies, our agents or contractors, insurers, their agents and others they rely on to provide the Policy. These parties are prohibited from using the personal information except for the specific purpose for which we supply it to them. We take reasonable steps to ensure that they are aware of the provisions of our privacy policy in relation to the personal information.

The personal information provided on this proposal may be transferred to, and stored at, a destination outside New Zealand, including but not limited to Australia, Singapore, United Kingdom, the Philippines, India, the European Union and the United States of America. We may disclose the personal information to overseas entities for purposes we believe are necessary to assist us in distributing and administering the Policy.

## Completing the Proposal

Fill out this proposal, save it and then email it to [info@tlcinsurance.co.nz](mailto:info@tlcinsurance.co.nz)

# Section A: General Information

All information provided within this *Section A* relates to *Sections B* and *C* of this proposal.

## Client Details

Name of Proposer

Date of Birth (dd/mm/yyyy)

Areas of Operation

Full Description of Business & Operations

Are you a member of a recognised industry organisation? e.g. FICA

Yes

No

Name of Organisation

Period of Insurance

From

To

at 4pm

## Previous Insurance Details

1. Has any insurer

- a. Declined a proposal from you?  Yes  No
- b. Cancelled or refused to renew your policy?  Yes  No
- c. Required an increase in premium or special conditions?  Yes  No

IF YES, then please provide full details below:

2. Have you previously held a policy for the risks now proposed?

IF YES, then please state name(s) of insurer(s) & branch below:

Mobile Plant

Public Liability

Commercial Motor Vehicle

# Section B: Plant Insurance Details

## Tracks & Treads | Comprehensive Mobile Plant

Please list below all losses or circumstances (whether or not resulting in claims) paid or outstanding during the past five years:

Year	Make/Model (Full description is required)	Serial Number/Chassis # (Full description is required)	Sum Insured (excl GST)
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$

## General Questions

1. Is any of the plant subject to Hire Purchase, Lease or any other financial interest?  Yes  No

a. Which items are involved

b. Name and address of financially interested party(s)

2. Please advise if any of the plant items are fitted with:

- a. Anti Theft Devices  Yes  No
- b. Fire Suppression Devices  Yes  No
- c. Fire Extinguishers  Yes  No
- d. Tension Monitors  Yes  No
- e. Other Safety / Protection Devices  Yes  No

IF YES, please advise details:

3. How long have you operated this type of business?  New  Years  Months

It is important that the following questions are answered accurately as cover may not apply if the company (TLC) is unaware that plant is used for hazardous activities.

4. Will the plant be used underground? i.e. Mining Operations and the like  Yes  No

IF YES, please provide full details:

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5. Will the plant be used over water / in connection with adjustments to rivers, streams, lakes, coastal water, estuaries / or left unattended in tidal areas?  Yes  No

IF YES, please provide full details - i.e. which items? / what percentage?

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6. Are any plant items "hired out" without an operator?  Yes  No

IF YES, please provide full details:

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7. Do you hire-in machinery?  Yes  No

If YES:

- a. Please describe the type of machinery hired-in? ie. Forklifts, loaders, excavators etc

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- b. How many machines would you expect to hire monthly/annually?

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- c. What would you estimate your maximum period of hire is per machine?

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- d. What would you estimate as the maximum value per hired machine?

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- e. How much do you expect to spend on annual hire charges?

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8. Do you have a formal hire contract for your hired machinery?  Yes  No

9. Do you have any criminal convictions (current or in progress)  Yes  No

IF YES, please provide full details:

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Below, please advise details of Mobile Plant claims or accidents in the last 3 years.

Date	Details	Insurer	Cost
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$



# Section C: Commercial Motor Insurance Details

## On Road Plus | Commercial Motor Vehicle

Year	Make/Model (Full description is required)	Registration Number (Full description is required)	Sum Insured (excl GST)	Type of Cover (A,B,C)*
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	

\* (A: Comprehensive Cover, B: Third Party Fire and Theft, C: Third Party Only)

## Vehicle Use

1. Do any of your vehicles over 3,500kgs have a regular run outside the city limits of more than 120kms?  Yes  No

IF YES, please complete supplementary heavy vehicle assessment form.

2. Are any of your vehicles operated more than 11 hours per day?  Yes  No

IF YES, please advise details:

3. Are any of the vehicles designed for bulk transportation of inflammable liquids or gases?  Yes  No

IF YES, please advise details:

4. Do you carry toxic chemical, acids or explosives?

Yes

No

IF YES, please advise details:

5. Do you hire out any of your vehicles without your driver?

Yes

No

IF YES, please advise details:

6. Are any of your vehicles' principal drivers under 25 years of age?

Yes

No

IF YES, please advise details:

Full Name of Driver	DOB	M/F	Years Licensed	Vehicle Reg
	/ /			
	/ /			
	/ /			
	/ /			
	/ /			

Previous insurance to entitle you to a "No Claims Bonus" please attach confirmation from your previous insurer.

7. Have you had any motor accidents, whether or not the subject of an insurance claim, in the past 3 years?

Yes

No

IF YES, please advise details, if insufficient space below please attach separate listing:

Date of Accident	Description of Accident	Insurance Company	Total Cost
/ /			\$
/ /			\$
/ /			\$

8. Does anyone (other than the Insured) have a financial interest in any of the vehicles?

Yes

No

IF YES, please advise details of interested party:

Name

Postal Address

8. Have you or any intended driver (including relief drivers) involved in the operation of the vehicles

- a. Ever been charged with a log book offence?  Yes  No
- b. Ever been convicted of a motoring offence, other than parking?  Yes  No
- c. Ever had a driver's license endorsed, suspended or cancelled?  Yes  No
- d. Ever had insurance declined or cancelled or had special terms imposed?  Yes  No
- e. Ever been charged with a criminal offence?  Yes  No

If you have answered YES to any of the above, please advise full details, if insufficient space below please attach details:

9. Is there any other material fact which could affect the acceptance of this insurance?  Yes  No

IF YES, please advise details:

10. Has any vehicle been altered from the manufacturer's original specifications?  Yes  No

IF YES, please advise details (if insufficient space below please attach separate listing):

## Client Declaration

### Goods and Services Tax Act

The parties agree Section 8(4) of the *Goods And Services Tax Act 1985* of New Zealand ("the GST Act") will not apply to the supply of insurance by TLC. The parties agree any services supplied by TLC are treated as being supplied in New Zealand for the purposes of the GST Act.

### Privacy Act

Pursuant to the *Privacy Act 2020* the following is brought to your attention:

1. This proposal collects personal information about you / the proposer.
2. The information is collected to evaluate the insurance that is sought.
3. The intended recipient of the information is TLC.
4. The information is collected and held by TLC.
5. The collection of this information is required pursuant to the Common Law duty to disclose all material facts relevant to the insurance sought and is mandatory.
6. The failure to provide this information may result in this proposal for insurance being declined or this insurance being void from the beginning.
7. You have rights of access to and correction of this information, subject to the provisions of the *Privacy Act 2020*.

### Declaration

On behalf of each prospective insured, I declare and agree that:

1. This proposal has been fully completed before I signed this declaration and that the particulars and answers given in the proposal are in every respect true and correct.
2. I have not withheld any information likely to affect the acceptance of this proposal.
3. Neither facts within the knowledge of, nor statements made to any agent of TLC shall be binding on TLC unless embodied in writing on this proposal.
4. If I have not personally filled in the answers to this proposal then the person filling in this proposal has done so as my agent and not as TLC's agent.
5. This proposal and Declaration shall be the basis of the contract between the insurer, AIG Insurance New Zealand Limited ("AIG"), and myself.
6. Prior to every Policy renewal I will make full disclosure (in writing) to TLC and AIG of any change(s) that may have occurred in relation to the information and answers set out in this proposal and I will make full disclosure (in writing) of any new information likely to affect the acceptance of such renewal and / or the terms of it including convictions to the maximum extent permitted by the *Criminal Records (Clean Slate) Act 2004*.
7. Every Policy renewal shall otherwise constitute a reaffirmation by me of this declaration and the answers given in this proposal.
8. I have read and understood the relevant TLC Insurance Policy and any applicable endorsement wordings.

Signed by the Proposer

Date (dd/mm/yyyy)

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- I declare that where this proposal is completed in electronic form and submitted without a hand-written signature. The inclusion of a name in the signature panel shall be sufficient to acknowledge acceptance of these matters and shall be treated as the signature of the person named in the signature panel as the insured, or the insured's duly authorised agent.

# Section D: Liability Insurance

## Safety Net | Comprehensive Contractors Liability

This proposal is to be completed by the Applicant or an Authorised Officer of the Applicant.

The information provided to the Company in this Proposal will be the basis of any contract of insurance entered into.

You must disclose to TLC Insurance Limited (on behalf of the Vero Liability Insurance Limited) all information which is material to it in deciding whether to issue insurance cover to you, and if so on what terms and/or premium. This includes but is not limited to any circumstances or conduct which might lead to a claim being made against you. This may also include information which is additional to the questions that we have asked. The duty to disclose material information occurs prior to the commencement of cover, prior to each renewal or whenever the contract is varied. This means that prior to renewal or any contract variations, as well as advising of new information you also need to advise us of any alterations to the facts previously notified. Failing to disclose material information may result in your policy being avoided. This means that your policy would be deemed to have never existed and no claims would be payable.

If there is insufficient space to complete the proposal, please attach additional sheets. **WHEN IN DOUBT DISCLOSE.**

## Applicant Details

Name of applicant (including trading names, names of subsidiaries and any other parties to be insured)

Address

Website

Email

Phone

Contact

Broker/Agent

### Number of Locations

New Zealand

Overseas

### Number of Employees

New Zealand

Overseas

### Annual Turnover

Actual last 12 months

Estimate next 12 months

## Business Details

State fully the nature of your business activities/operations (please include current and past activities)

Do you make any products?  Yes  No

Do you export products overseas?  Yes  No

To what countries

Maximum value of exports

\$

Do you process other people's products?  Yes  No

If YES, please advise

Do you provide professional, technical, consultancy services or advice to your customers?  Yes  No

If YES, please advise

Do you have third party property in your care custody or control?  Yes  No

Description of property

Maximum value of property

\$

Do you own or operate an unmanned aerial vehicle (UAV), remotely piloted aerial systems (RPAS) or drone (howsoever called), for commercial use or aerial photography, which has a gross take-off weight not exceeding 15 kilograms?  Yes  No

Do the Insured's Directors/Officers/Partners/Proprietors regularly review Health & Safety risk assessment and compliance?  Yes  No

If NO, please advise

Is the Business currently able to meet its debts as they fall due?

Yes

No

If NO, please advise

Have there been any employment disputes, past or present, that have resulted in a claim being made against the employer?

Yes

No

If YES, please advise

Have any form of restructuring or redundancy processes occurred in the last 12 months, or are any planned in the next 12 months?

Yes

No

If YES, please advise

## Past Claims

Have any claims for any type of insurance requested in this proposal ever been made against the Applicant or any Partner or Director of the Applicant or have any circumstances ever occurred which would have resulted in a claim under the proposed insurance had the policy been in force?

Yes

No

If Yes, please describe below all losses or circumstances paid or now reserved (whether or not resulting in claims) occurring during the past five years:

Year of Loss	Description of Loss	No. of Claims	Amount Paid	Amount Paid
			\$	\$
			\$	\$
			\$	\$

## Declaration

On behalf of each prospective insured, I declare and agree that:

1. The information and answers given in this proposal are in every respect true and correct and that the insurer, Vero Liability Insurance Limited ("Vero Liability"), has been made aware of all information that may be material in considering this proposal.
2. This proposal and Declaration shall be the basis of the insurance contract between Vero Liability and myself.
3. If I have not personally filled in the answers to this proposal then the person filling in this proposal has done so as my agent and not as TLC's agent.
4. I will notify Vero Liability of any material alteration to the above facts whether occurring before or after the completion of the proposal.
5. Vero Liability is authorised to give to or obtain from any other insurers, any insurance broker or other party any information relating to this insurance or any other insurance held by me/us or any claim made by me/us.

I/We understand that:

- + TLC and Vero Liability are collecting the information on this proposal for the purpose of conducting its business, providing quality insurance products and services, evaluating our insurance requirements and deciding whether to issue insurance cover and if so on what terms.
- + Failure to provide any of this information may result in Vero Liability refusing to provide this insurance.
- + This information will be held by TLC and Vero Liability.
- + I have certain rights of access to and correction of this information.

Signed

Title

Date (dd/mm/yyyy)

 /  / 

- I declare that where this proposal is completed in electronic form and submitted without a hand-written signature, the inclusion of a name in the signature panel shall be sufficient to acknowledge acceptance of these matters and shall be treated as the signature of the person named in the signature panel as the insured, or the insured's duly authorised agent.







HEAD OFFICE

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