



Lumley General Insurance

Contractors Mobile Machinery Policy Proposal

Please read carefully before completing

"you" "your" where used in this Proposal means the Proposer and if more than one, each of them.

"we" "us" "our" means Lumley General Insurance Limited A.B.N. 24 000 036 279.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty at law to disclose to the insurer anything that you could reasonably be expected to know is relevant to the insurer's decision whether to accept the risk of insurance and if so, on what terms.

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

Your duty however does not require disclosure of matter:

- (a) that diminishes the risk to be undertaken by the insurer;
- (b) that is of common knowledge;
- (c) that your insurer knows or, in the ordinary course of business, ought to know;
- (d) as to which compliance with your duty is waived by the insurer.

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

Proposal Included in "Policy"

Anything you state in this Proposal will form a part of the Policy document unless we tell you otherwise. Before you complete this Proposal, you should read the Policy because it will tell you about the insurance you are Proposing we provide and contains definitions of words used in this Proposal.

Average

The material damage, Section One, of the Policy contains a condition of average for the sums insured. This means that if the sums insured for those Items are inadequate at the time of Loss, part of the claim may not be insured.

GST

All sums insured exclude GST.

Privacy

Lumley General Insurance Limited respects your privacy and complies with the Privacy Act and the National Privacy Principles. A copy of our Privacy Statement is available at any of our offices.

Confirming Transactions

You may contact us or your adviser, in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under the Policy. Any transaction will be documented by us as quickly as possible.

Questions to be Completed by Proposer

Please below

1. Please specify the location or geographic area where the cover is to apply.

2. Will any of the items be exposed to special hazards? Yes No
 If Yes, please give details.

Fire, explosion Landslip Blasting Flood, inundation Storm, cyclone Other

3. Will any of the items be working in, on, under or over water? Yes No
 If Yes, please state item numbers and give details.

4. Will any of the items be working underground or on rails? Yes No
 If Yes, please state item numbers and give details.

5. Are all items now thoroughly sound and in good condition? Yes No
 If No, please state nature of fault or defect known to you in any of the items.

6. Special cover variations can be provided. Please specify your requirements.

7. Please give details of any existing or previous insurances covering the equipment.

8. Please give details of any previous loss, damage or accident which has occurred in the past five years. (Attach list if necessary)

9. Has any Insurer ever:

(a) declined or permitted withdrawal of a proposal for insurance of any of the equipment or Third Party Legal Liability? Yes No

(b) cancelled or refused to renew any insurance covering any of the equipment or Third Party Legal Liability? Yes No

If Yes, please give details.

10. Do you require any of the following Policy extensions (if you are unsure what these extensions are, please ask your broker or us to elaborate)

	Yes	No
Accidental Overload	<input type="checkbox"/>	<input type="checkbox"/>
Substitute Hire Costs	<input type="checkbox"/>	<input type="checkbox"/>
Agreed Value	<input type="checkbox"/>	<input type="checkbox"/>
Finance Gap Payment	<input type="checkbox"/>	<input type="checkbox"/>

Declaration and Signature

You declare that the answers given herein are in every respect true and correct and that you have not withheld any information likely to affect the acceptance of this Proposal and that you have read and understood the Proposal and the Policy wording.

You acknowledge that we may give to, and obtain from, other insurers and/or insurance reference bureau, personal information relating to this proposal as well as insurance claims information obtained during the course of this contract.

You acknowledge that we may not accept the sums insured or any aspects of the insurance cover you have requested in this proposal form. However, if this is the case, we will contact you, or your insurance representative, prior to issuing any insurance certificate or the Policy.

Signature

Date