

CONTRACTORS POLLUTION LIABILITY APPLICATION

EPSILON UNDERWRITING AGENCIES

Epsilon Insurance Broking Services Pty Limited T/as Epsilon Underwriting Agencies ("Epsilon") is effecting this cover as Agent for the insurer, being certain Underwriters at Lloyd's ("Lloyds") and not for or on behalf of the insured.

Please submit the following information to accompany this application:

- Brochure outlining full description of the Insured's services and qualifications
- Quality Control/ Procedure safety manual
- List largest project last 5 years.
- Website

Full Name of Insured:			<input type="text"/>
Address:			<input type="text"/>
Year the Business was established:			<input type="text"/>
Please advise the number of:	Directors/ Principals	<input type="text"/>	
	Professionally qualified/ licensed staff	<input type="text"/>	
	Other – Please Describe	<input type="text"/>	
Total Staff:	<input type="text"/>		
Please confirm that the Insured is licensed in accordance with all relevant Government Acts, Rules, Regulations and Industry requirements in respect to pollution/ asbestos removal/ abatement			<input type="checkbox"/> Yes <input type="checkbox"/> No

Period of Insurance:	From	<input type="text"/>	To	<input type="text"/>	(at 4pm LST)
Limit of Indemnity:	<input type="text"/>				
In the aggregate, including Defence Costs, any one Period of Insurance.					
Do you currently have liability insurance in respect to pollution/ environmental activities? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Type of coverage in place:	<input type="checkbox"/> Claims Occurring <input type="checkbox"/> Claims Made				
If Claims made, please advise retroactive date(s):	Date – DD/MM/YYYY	<input type="text"/>		Date – DD/MM/YYYY	<input type="text"/>
Current coverage:	Limit of Indemnity	<input type="text"/>	\$	Current Deductibles Levels	<input type="text"/>
	Current Premium	<input type="text"/>	\$	Current Insurer	<input type="text"/>
	Revenue:	Estimated Turnover for the ensuing 12 months (All activities)	<input type="text"/>	\$	Estimated Turnover applicable to (Pollution/ Environmental operations)
	If the Insured works under contract, please advise the highest contract value over the past 24 months	<input type="text"/>	\$		

Operations

**Non Pollution/
Environmental operations:**

Please Describe

**Pollution/Environmental
operations.**

**Please advise the relevant
turnover split between the
following activities**
(If Applicable):

Turnover split by business activity

Turnover (\$)

Turnover (%)

Lead / Mould Remediation Services

Dredging

Emergency / Hazardous Material Clean-up

Soil excavation

Ground water Treatment & Recovery

Chemical Recycling / Recovery

Onsite Hazardous Waste Treatment

Disposal of Hazardous Waste

Field Sampling (Water, Soil etc..)

Underground Storage Tank Services

Asbestos

Radioactive Remediation Services

Other (please list)

Does the Insured own/ operate or manage waste disposal sites?

Yes No

If "Yes", please advise:

a) What restrictions on "public access" to depots are in place?

b) How does the Insured dispose of liquid / hazardous waste?

c) Are the sites bunded and contained?

d) What is the minimum separation from neighboring third property?

Details of Contractors/Sub-Contractors/ Labour Hire:

Please advise relevant turnover in respect to work performed by Contractors / Sub-contractors and or Labour Hire.

\$

What work do the contractors/ sub-contractors / labour hire perform?

Do you ensure that contractors/sub-contractors carry their own public liability insurance?

Yes No

If yes, what minimum Limit of Liability are they required to carry?

\$

Claims and/or Loss Experience for the past 5 years

Dates (DD/MM/YYYY)	Number of Claims Reported	Amount Paid & Outstanding	Applicable Excess	Description of Claim
From: To:				
From: To:				
From: To:				
From: To:				
From: To:				

Is the Insured aware of any circumstances that may give rise to a Claim? Yes No

If so, please supply full details:

Please provide turnover split by state and overseas

NSW% VIC% QLD% SA% WA% TAS% ACT% NT% Overseas

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Declaration

I declare that:

1. The answers given above and documents submitted represent the true position and have been completed after due enquiry;
2. I have not withheld any material information or any matter relevant to the decision of Epsilon as to whether to accept this risk;
3. I agree that this proposal and any accompanying documents shall form or partly form the basis of the Policy;
4. The person signing this proposal is duly authorised to sign on behalf of the Insured.

Signature(s):

Date:

Title/Position:

Print Name:

YOUR DUTY TO DISCLOSE

This policy is subject to the Insurance Contracts Act 1984 (Act). Under that Act You have a Duty of Disclosure.

Before You enter into an insurance contract, You have a duty to tell the Insurer anything that You know, or could reasonably be expected to know, that may affect the Insurer's decision to insure You and on what terms.

You have this duty until the Insurer agrees to insure You.

You have the same duty before You renew, extend, vary or reinstate an

insurance contract. You do not need to tell the Insurer anything that:

- reduces the risk that is insured; or
- is common knowledge; or
- the Insurer knows or should know as an insurer; or
- the Insurer waives compliance with Your duty of disclosure.

If You do not tell the Insurer something

If You do not tell the Insurer anything You are required to, the Insurer may cancel Your contract or reduce the amount the Insurer will pay You if you make a claim, or both.

If Your failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat the contract as if it never existed.

PRIVACY STATEMENT

Epsilon are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

Epsilon may collect personal information in order to assess an application for insurance and, if the application is accepted, to administer and manage the insurance policy and respond to any claim made. We may also use your personal information for the purpose of designing or underwriting new insurance products, for research and analytical purposes, to perform administrative functions (including for example accounting, risk management and staff training) and to comply with our legal obligations.

We may disclose personal information to third party service providers and related companies who assist us in processing any application or claim for insurance, such as reinsurers, our advisers, persons involved in claims, external claims data collectors and verifiers. Epsilon may also disclose your personal information to our related companies overseas who assist us in providing our products and services, including providing support in relation to the assessment of insurance applications and claims. These third party service providers or related companies may be located in the United States of America, Switzerland, Germany, Slovakia, Singapore and the United Kingdom.

By providing your personal information to us, you consent to us making these disclosures. If you choose not to provide your personal information, we may not be able to assess your insurance application or administer and manage your insurance policy and respond to any claim made.

Our Privacy Policy contains information on how you may access personal information we hold, or seek correction of your personal information and information on how to make a complaint about the handling of your personal information and how complaints are handled.

If you require more information, ask us for a copy of our Privacy Policy or visit www.epsiloninsurance.com.

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