Epsilon Insurance Broking Services Pty Limited ABN 68 097 402 134 (AFS Licence No: 245612) T/as Epsilon Underwriting Agencies (“Epsilon”) is effecting this cover as Agent for the insurer, being Swiss Re International SE, Australia Branch (ABN 38 138 873 211; AFS Licence No 355088).

## Your 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

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 Switzerland, India, the United States of America, Slovakia 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.

## Complaints and Disputes

If you think we have let you down in any way, or our service is not what you expect, please tell us so we can help.

We are committed to resolving enquiries or complaints as quickly and as fairly as possible. In the event of a complaint, the processes we employ are to firstly present the complaint to our Internal Review Panel. Should the matter remain unresolved, it will be referred to mediation where involved parties can work with a mediator in an effort to resolve the matter. For further information, ask for a copy of our Complaints and Disputes Resolution Policy or visit www.epsiloninsurance.com.

Our complaints and disputes procedures follow the requirements of the General Insurance Code of Practice. Visit **www.codeofpractice.com.au** for more information about the Code of Practice.

## Further Information

Your insurance broker can assist you to complete this Questionnaire. If you have any questions or need further information concerning your insurance, you should contact your insurance broker to assist you with your enquiry. You should direct all of your correspondence to Epsilon through your insurance broker as he is your agent for this insurance.

SMERQ.201512



## Important Notice

Please answer all questions in full. Where appropriate, tick the ‘Yes’ or ‘No’ box that best indicates your reply. If there is insufficient space provided, please provide further information on your letterhead. All attached documents form part of this proposal.

|  |
| --- |
| Site Details |
| Account: | Property address: |
| GPS coordinates: | Site contact: |
| Construction |
| What age is the property? |
| < 5 years 5 to 10 years 10 to 25 years > 25 years |
| What is the predominant roof construction? |
| Concrete Steel on steel frame Steel on timber frame Tile on timber frame |
| FM Approved insulated panel EPS / PUR insulated panel |
| Other – please describe: |
| What is the predominant floor construction? |
| Concrete Timber Other – please describe: |
| What is the predominant external wall construction? (please circle all that apply) |
| Concrete Brick Concrete block Precast concrete Steel on steel frame |
| Steel on timber frame Weatherboard FM Approved insulated panel  |
| EPS / PUR insulated panel Other – please describe: |
| What is the predominant floor construction? |
| Concrete Timber Other – please describe: |
| Where insulated panels are used in construction, approximately what floor area does this cover? |
| < 5% 5% to 20% 21% to 50% > 50% |
| Is asbestos present at this facility? |
| Yes No If yes – where? |
| Is this property Heritage listed? |
| Yes No Unknown |
| Over how many levels is this facility? |
| 1 2 3 4 to 6 7 to 10 > 10 |
| Occupancy |
| Please provide a brief description of the operations at this property: |
|  |
| How many employees are typically at this site? |
| < 5 5 to 10 11 to 20 21 to 50 > 50 |

|  |
| --- |
| What days does this site typically operate? (please circle all that apply) |
| Monday to Friday Saturday Sunday |
| Boilers |
| Are boilers used on site for heat / steam production? |
| Yes No Unknown |
| How are these boilers fired? (please circle all that apply) |
| Gas Wood waste Diesel / oil Coal Other – please specify: |
| Protection measures in place: (please circle all that apply) |
| Safety interlocks Located in fire-rated room Spare capacity Low-water level alarm |
| Electrical |
| Are annual thermographic scans of electrical boards and motors completed? |
| Yes No Unknown |
| What is the approximate age of the wiring? |
| < 5 years 5 to 10 years 11 to 30 years > 30 years |
| Kitchen |
| Is a commercial kitchen provided for site? |
| Yes No |
| Is deep frying performed on site? |
| Yes No Unknown |
| Protection measures in place: (please circle all that apply) |
| Fire protection / suppression Low level interlock High temperature alarm Fire blanket |
| How often are cooking exhaust hoods and ducts cleaned? |
| Weekly Monthly Quarterly Six monthly Yearly Annual |
| Laundry |
| Is a commercial laundry provided for site? |
| Yes No |
| Where dryers are installed, how are these fired? |
| N/A – none installed Gas Electric Unknown |
| What protection features are provided for these dryers? |
| Fire shut-down Deluge system High temperature alarms Regular lint cleaning |
| Fire Protection & Detection |
| How much of the building is covered by automatic sprinkler protection? |
| N/A – none provided 100% 99% to 75% 74% to 50% < 50% |
| If less than 100%, please provide details on where sprinklers are provided (eg, warehouse, office, etc.): |
|  |

|  |
| --- |
| What type of water source supplies the automatic sprinklers? |
| N/A Town main Booster pump/s Pump/s & tank/s |
| Other – please describe: |
| What types of manual fire systems are installed? (please circle all that apply) |
| N/A – none provided Hydrants Hose reels Fire extinguishers |
| What types of fire detection systems are installed? (please circle all that apply) |
| N/A – none provided Smoke Heat Thermal Infrared |
| Are any special protection systems installed? |
| Yes No If yes – please describe: |
| Management Controls & Maintenance |
| Are contractors inducted and managed on site? |
| Yes No Unknown |
| Is an emergency response plan in place? |
| Yes No Unknown |
| Is a housekeeping procedure in place? |
| Yes No Unknown |
| Are dedicated smoking areas provided clear of building? |
| Yes No Unknown |
| Are all hot works controlled through a permit system? |
| Yes No Unknown |
| Are sprinkler impairments managed by a permit? |
| Yes No Unknown |
| Security |
| What security measures are in place at this facility? (please circle all that apply) |
| Bollards at entrances Cash handling procedures CCTV cameras External lighting |
| Intruder detection Monitored alarm Perimeter fencing Random security patrols |
| Security personnel on site Vehicle keys locked & secured |