



VR.OOC1_02_17_1.1

Owner Operator Checklist: 1 Truck

IMPORTANT INFORMATION - PLEASE READ BEFORE COMPLETING THIS FORM

Your Duty of Disclosure

Before You enter into this insurance with Us, You have a duty of disclosure under the Insurance Contracts Act 1984. The Act imposes a different duty the first time You enter into a contract of insurance with Us to that which applies when You vary, extend or reinstate the contract. This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your Duty of Disclosure when You enter into the Policy with Us for the first time

When answering Our specific questions that are relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms, You must be honest and disclose to Us anything that You know and that a reasonable person in the circumstances would include in answer to the questions. It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the contract.

Your Duty of Disclosure when You renew, vary, extend, reinstate or replace the Policy

When You vary, extend or reinstate the contract with Us, Your duty is to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms.

What You do not need to tell Us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by Us; or
- that is of common knowledge; or
- that We know or, in the ordinary course of Our business as an insurer, ought to know; or
- as to which compliance with Your duty is waived by Us

Non-disclosure

If You fail to comply with Your Duty of Disclosure, We may be entitled to reduce Our liability under the contract in respect of a claim, cancel the contract or both. If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from its beginning.

Privacy Notice

We give priority to protecting the privacy of Your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth). In this Privacy Notice, 'We', 'Our', 'Us' means Global Transport & Automotive Insurance Solutions Pty Ltd and Allianz Australia Insurance Limited.

How We collect Your personal information

We usually collect Your personal information from You or Your agents. We may also collect it from Our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your Policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that You are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We collect Your personal information

We collect Your personal information to enable Us to provide Our products and services, including to process and settle claims; offer Our products and services and those of Our related companies, brokers, intermediaries and business partners that may interest You; and conduct market or customer research to determine those products or services that may suit You.

Who We disclose Your personal information to

We may disclose Your personal information to others with whom We have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to You. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, Our advisers, persons involved in claims, external claims data collectors and verifiers, parties that We have an insurance scheme in place with under which You purchased Your Policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to Government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries to which this information may be disclosed will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries in which the Allianz Group has a presence or engages subcontractors. We regularly review the security of Our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your personal information and complaints

You may ask for access to the personal information We hold about You and seek correction by calling (02) 9966 8820 EST 8.45am-5pm, Monday to Friday, or by writing to Us at GT Insurance, PO Box 507, St Leonards NSW 1590. Our Privacy Policy contains details about how You may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how We deal with complaints. Our Privacy Policy is available at www.gtins.com.au and www.allianz.com.au.

General Insurance Code of Practice

The Insurance Council of Australia has produced the General Insurance Code of Practice with the purpose of raising the standards of practice and service in the general insurance industry. We support the standards set out in the Code. A copy of this Code is available on our website at www.gtins.com.au or from the Insurance Council of Australia's website at www.ica.com.au

Subrogation

You may prejudice your rights in relation to a claim made under this policy if without prior agreement from us, you make an agreement with a third party that will prevent us from recovering a loss from that or another party.

Duty of Utmost Good Faith

Every insurance contract is subject to the duty of utmost good faith which requires both the Insured and the Insurer to act towards each other in utmost good faith. Failure to do so on the part of the Insured may prejudice any claim made under the policy or the continuation of insurance cover by the Insurer.

Change of Risk or Circumstance

It is vital that you provide us with notification of any changes in your risk profile which may be relevant to the terms and conditions of this insurance. This is including but not limited to changes in business activities and acquisitions which occur after the date of the Declaration.

The Insurer

Allianz Australia Insurance Limited (incorporated in Australia); ABN 15 000 122 850; AFS Licence No. 234708 of 2 Market Street Sydney, 2000.

The Underwriting Agency

Global Transport & Automotive Insurance Solutions Pty Ltd (GT Insurance); ABN 93 069 048 255; AFSL No. 240714, of Level 6, 55 Chandos Street, St Leonards, 1590, is an underwriting agency which specialises in arranging insurance in respect of motor vehicles. GT Insurance acts as an agent of the Insurer to market, solicit, offer, arrange and administer the insurance and has a binding authority to deal with or settle claims on their behalf.

Completing this Form/Declaration:



1. Please complete all sections in full and provide any requested attachments.
2. This form may be completed electronically or it can be printed and completed in hand writing.
3. If more space is required when completing this form, please attach a separate sheet.
4. The use of the term "You" or "Your" in this form refers to an Insured and their subsidiary companies and other entities in which they have a controlling interest.
5. The use of the term "We", "Us" or "Our" in this form refers to the Insurer and its Underwriting Agency.
6. It is important to refer to the relevant Product Disclosure Statement and Policy Wording which sets out the terms and conditions of cover offered.
Please contact your local GT Insurance office or speak to your Intermediary.

Section 1: Owner/Operator Details

Owner /Operator Full Name

Contact Phone Number

Contact Email

Section 2: Checklist

1. Equipment Details:

Make

Model

Truck Rego

Annual Kms

2. Contracts:

a. Please provide ratio of Prime Contract work to Sub Contract work: Prime contract % Sub contract %

b. List major clients (including other transport companies) including % of turnover they represent:

Contact 1

% of annual turnover

Contact 2

% of annual turnover

Contact 3

% of annual turnover

Contact 4

% of annual turnover

3. How often are casual drivers used?

4. Do you own any Commercial Motor Vehicles? Yes No

If Yes, please provide details: (include Make, Model, Registration. If insufficient space, please attach separate list)

5. Freight carried:

a. Please describe type of freight carried (i.e. steel, timber, produce etc.). Note that "General Freight" is not a suitable description.

b. What % of your freight is: Next day delivery? (%) Time sensitive? (%) Overnight Express Freight? (%)

6. Are you a Tow Haulier? Yes No If Yes, please provide details:

a. Who is your Principal Carrier?

b. Who owns the trailer(s)?

7. What is the ratio of own maintenance to outsourced maintenance? Own (%) Outsourced (%)

8. What is your normal daily sleep pattern? i.e. 2pm - 7pm, 8pm - 3am etc.

9. What is your normal weekly work pattern? i.e. Syd/Bris 3 times per week. 6pm ETD to 8am ETA. Leave Sunday and home Saturday

10. Do you drive between the hours of 11pm and 7am? Yes No

If Yes, how often and on which runs?

11. How often do you have a medical?

12. If tired, does your regular schedule allow you to pull over and sleep during a trip when you feel like it? Yes No

13. Does your business have any form of accreditation? (i.e. TruckSafe, TFMS, Dangerous Goods) Yes No

If Yes, provide details:

Section 2: Declaration

Completed by: Owner/Operator Name

Date of declaration (dd/mm/yyyy)

Global Transport & Automotive Insurance Solutions Pty Ltd trading as GT Insurance
ABN 93 069 048 255; AFSL No. 240714

Head Office: Level 6, 55 Chandos Street, St Leonards NSW 1590 Australia
PO Box 507 St Leonards, NSW 1590 Australia

Sydney 02 9966 8820	Newcastle 02 4920 8698	Albury 02 6023 5308	Melbourne 03 8623 2666	Brisbane 07 3210 0666	Townsville 07 4779 5178	Darwin 08 8981 7510	Perth 08 9324 1963	Adelaide 08 8232 7645
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