

# Carriers Transit / Public & Products Liability Insurance

**Renewal Declaration** 

## IMPORTANT INFORMATION - PLEASE READ BEFORE COMPLETING THIS FORM

#### Your Duty of Disclosure

Before You enter into a contract of insurance with Us, You have a Duty, under the Insurance Contracts Act 1984, 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.

You have the same Duty to disclose those matters to Us before You renew, extend, vary or reinstate the contract.

This Duty of Disclosure applies until the contract is entered into (or renewed, extended, varied or reinstated as applicable).

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 trading as 'GT Insurance'.

#### 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; make offers of Our products and services provided by Us, Our related companies, brokers, intermediaries and business partners and others that We have an association with that may interest You; and conduct market or customer research to determine those products or services that may suit You.



You can choose not to receive product or service offerings from Us (including product or service offerings from Us on behalf of Our brokers, intermediaries and/or Our business partners) or Our related companies by calling:

GT Insurance on (02) 9966 8820, EST 8.45am-5pm, Monday to Friday or by writing to GT Insurance, PO Box 1937, North Sydney, NSW 2059

If You do not provide Your personal information We require, We may not be able to provide You with Our services, including settlement of claims.

#### 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, and industry databases 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:

GT Insurance on (02) 9966 8820, EST 8.45am-5pm, Monday to Friday or by writing to GT Insurance, PO Box 1937, North Sydney, NSW 2059

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 <a href="https://www.gtins.com.au">www.gtins.com.au</a> and <a href="https://www.gti

#### Telephone call recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where We have recorded a telephone call, We can provide You with a copy at Your request, where it is reasonable to do so.

#### Your consent

By providing Us with personal information You and any other person You provide personal information for, consent to these uses and disclosures until You tell Us otherwise. If You wish to withdraw Your consent, including for such things as receiving information on products and offers by Us or persons We have an association with, please contact Us.

#### General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting Us. Contact details are provided below and on the back cover of the Product Disclosure Statement or Policy Document.

GT Insurance on (02) 9966 8820, EST 8.45am-5pm, Monday to Friday or by writing to GT Insurance, PO Box 1937, North Sydney, NSW 2059

For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.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 10 Carrington Street Sydney, 2000.

#### The underwriting agency

Global Transport & Automotive Insurance Solutions
Pty Ltd (trading as GT Insurance) AFS Licence No.
240714 ABN 93 069 048 255 of Level 3, 213 Miller
Street, North Sydney, NSW 2060 is an underwriting
agency which specialises in arranging insurance
in respect of Motor Vehicles and Mobile Plant and
related insurances. GT Insurance acts as the agent of
Allianz to market, solicit, offer, arrange and administer
the insurance.

GT Insurance has a binding authority to issue, vary and cancel contracts of insurance and to deal with or settle claims on behalf of Allianz. If You need information about this insurance in the first instance, contact GT Insurance.

#### **COMPLETING THIS FORM/QUESTIONNAIRE:**

- Please complete all sections in full and provide any requested attachments.
- This form may be printed and completed in handwriting or it may be completed electronically as an interactive pdf with fillable form fields. If completing electronically, please download to your local computer and complete using Adobe Acrobat Reader (Fill & Sign tool).
- If more space is required when completing this form, please attach a separate sheet.
- 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.
- The use of the term 'We', 'Our' or 'Us' in this form refers to the Insurer and its Underwriting Agency.
- It is important to refer to the relevant Product
  Disclosure Statement and Policy Document which
  sets out the terms and conditions of cover offered.
  Please contact your local GT Insurance office or
  speak to your Intermediary.



Section 1. Poli	icyholder Details	<b>;</b>					
a. Insured name(s)							
	Name of policyholder/s						
b. GT Insurance Po	olicy Number (if applic	able)					
Carriers Transit:	GT Insurance Carriers Transit polices typically begin with AMA or CMB. For example: AMA12345678, CMB12345678						
Public & Products Liability:	GT Insurance Public & Produ	ucts Liability nolice	es tynically hegin with P	I IR or CMR For examp	le: PI IR12345678 OR CMR12	2345678	
c. Period of Insurance	Effective Date from:	dd/mm/yyyy	to Expiry Da		at 4pm	040070	
	blic and Product	,					
Cover Required?	Yes No	If 'Yes', pi	roceed to Section	2.a. If 'No', proce	ed to Section 3.		
a. Select Limit of Ir	ndemnity	\$5,000,0	\$10,00	00,000 \$	20,000,000		
Property in Physic	al or Legal Control	\$25,000	\$50,0	00 (standard)	\$75,000	\$100,000	
b. Actual turnover	for the last 12 months	s (\$)					
Estimated turnove	er for the next 12 mont	ths (\$)					
Current number o	f Powered Units						
c. Are you a Road I	Freight Operator?	Yes	No If	'Yes', please prov	vide details of goods o	carried:	
,	r Coach Operator?	Yes		'Yes', do you cond 5% general charte		Yes No	
e. Are you involved warehousing/st		Yes	No If	'Yes', please prov	vide details of goods o	carried:	
Value of goods stored (\$)			nover derived from using/storage				



f. Do you engage in any other activities besides those described	d in Section 2. c. d. or e. above?	Yes	No
Description of such other activities			
Estimated turnover for the next 12 months (\$)			
g. Number of locations / depots	Is there fuel storage or fuel bowser on the premises?	Yes	No
h. Is cover for injury to Contract drivers required?	No If 'Yes', provide number of Contract drivers		
i. Are you aware of any circumstances or incidents which may gi reported to Insurers?	ve rise to a claim that are not yet	Yes	No
If 'Yes', please provide details:			
j. Are you aware of any material factors that have changed in the influence the Insurers perception of the risk?  If 'Yes', please provide details:	e last policy period that may	Yes	No
Continue Z. Convious Transit			
Section 3. Carriers Transit			
Cover Required? Yes No If 'Yes', proceed to	Section 3.a. If 'No', proceed to Section 4.		
a. Do you issue a consignment note for goods carried?	Yes No		
If 'Yes', please ensure a copy of the consignment note is attached	and proceed to Section 3.b (i). If 'No', procee	d to Section	n 3.b (ii).
Reminder: Part A (Carriers Legal Liability) is subject to the use o your terms and conditions from those originally declared to us			
b. (i) Coverage Options if answered 'Yes' to Section 3.a. (select one)	(ii) Coverage Options if answered 'No' to Se	ction 3.a. (s	elect one)
PART A - Legal Liability Only OR	PART B - Accidental Damage only OR		
PART A & B - Legal Liability & Accidental Damage OR	PART C - Specified Perils only		
PART A & C - Legal Liability & Specified Perils OR			

Please complete PART A, PART B and/or PART C based on your coverage Options selected in Section 3.b. above.



### PART A - Legal Liability

Livestock	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period
Yes No				
Refrigerated Cargo	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period
Yes No				
General Cargo	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period
Yes No				
Motor Vehicles / Plant	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period
Yes No				
	Do you carry prestige ca e.g. BMW, Mercedes, Por		No If 'Yes', p	lease provide details:
Hazardous Goods	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period
Yes No				
		ving details for all Dangerou ch a separate schedule ide		
	Product Name	Class Placarded?	Typical Quantity Carried	Frequency Carried
		Yes		
		No		
		Yes		
		No		
PART B - Accidenta	al Damage			
Livestock	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period
Yes No				
Refrigerated Cargo	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period
Yes No				
General Cargo	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period
Yes No				



Motor Vehicles / Plant  Yes No	Actual Gross Freight Earnings Last 12 months  Do you carry prestige cale.g. BMW, Mercedes, Por  Actual Gross Freight	Estimated Gross Freight Earnings next 12 months  rs? Tesche, Ferrari  Estimated Gross Freight		No. of powered units at the beginning of Policy Period  lease provide details:	
Hazardous Goods  Yes No	Earnings Last 12 months	Earnings next 12 months	Sum Insured required (\$)	beginning of Policy Period	
	Please provide the following details for all Dangerous Goods carried. If the space provided is insufficient, please attach a separate schedule identified as "Dangerous Goods carried".				
	Product Name	Class Placarded?  Yes  No  Yes	Typical Quantity Carried	Frequency Carried	
		No			
PART C - Specified	Perils				
Livestock	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period	
Yes No					
Refrigerated Cargo	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period	
Yes No					
General Cargo	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period	
Yes No					
Motor Vehicles / Plant	Actual Gross Freight Earnings Last 12 months	Estimated Gross Freight Earnings next 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period	
Yes No					
	Do you carry prestige car e.g. BMW, Mercedes, Por		No If 'Yes', pl	lease provide details:	



Hazardous Goods  Yes No	Actual Gross Freight Earnings Last 12 months	Estimated Gro Earnings next	oss Freight 12 months	Sum Insured required (\$)	No. of powered units at the beginning of Policy Period		
	Please provide the following details for all Dangerous Goods carried. If the space provided is insufficient, please attach a separate schedule identified as "Dangerous Goods carried".						
	Product Name	Class	Placarded?	Typical Quantity Carried	Frequency Carried		
			Yes No				
			Yes				
			No				
c. Are you aware of any ci reported to Insurers?	rcumstances or incidents	which may gi	ve rise to a cl	aim that are not yet	Yes No		
If 'Yes', please provide de	tails:						
d. Are you aware of any m influence the Insurers	naterial factors that have c perception of the risk?	hanged in the	e last policy p	eriod that may	Yes No		
If 'Yes', please provide de	tails:						



#### Section 4. Declaration

This declaration applies to all the insurance You are applying for in this Proposal.

I/We hereby declare that:

- I/We have received or have been offered a copy of the Product Disclosure Statement and Policy Document;
- upon acceptance, the terms and conditions of this insurance will be in accordance with the Product Disclosure Statement and PolicyDocument;
- I/We have been truthful and accurate in completing this form and declaration and have not withheld any information likely to affect theterms of the acceptance of this insurance by the Insurer;
- I/We have either completed this form personally or, if it has been on my/our behalf, have checked that the questions have been fully and accurately answered;
- Where there is more than one Insured(s)/Policyholder(s) included on this form, I/We acknowledge that I/We are authorised to sign forand on behalf of the other Insured(s)/Policyholder(s);
- I/We authorise GT Insurance to obtain any information it may need about my/our claims and prior insurance history from my/ourprevious insurer(s);
- I/We authorise GT Insurance to make enquiries to third parties to verify claims history and other information I/We have provided;
- I/We authorise GT Insurance to refer to the database of Insurance Reference Services Ltd to confirm information I/We have supplied;
- I/We have read and understood the information concerning the Duty of Disclosure and other Important Notices on this form:
- I/We have read and understood the Privacy Notice on this form and consent to the collection, storage, use and disclosure of anypersonal and sensitive information;
- if I/We have not complied with the Duty of Disclosure and Duty of Utmost Good Faith, a claim made under the Policy may not be met oronly met in part;
- following acceptance, an occurrence during the Period of Insurance, which alters any of the information I/We have provided on this form, will be promptly notified.

I/We agree?			
Completed by (print full name)			
Signature			
Position <i>I</i> Title held			
Date of declaration			
	dd/mm/yyyy		
	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		

Head Office: Level 3, 213 Miller Street, North Sydney NSW 2060 I PO Box 1937, North Sydney NSW 2059