

City Rural Insurance Brokers Pty Ltd

ABN 52 074 444 296

- Member of National Insurance Brokers Association and Steadfast Group Limited -
- Australian Financial Services Licence No. 237491 - General Insurance Broker -

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Trades Pack

Trades Pack Insurance is setup with your specific trade and tools in mind. This policy may cover only your tools and public liability or include your office and/ or workshop. We will also include trade specific options to increase your level of cover.

In order for City Rural Insurance Brokers to provide you with an Obligation Free Quote, please complete the following.

GENERAL INFORMATION

Insured's Name

Trading Name

Subsidiaries

Contact Name

Postal Address

Suburb/Town

State

Postcode

Email Address

Phone

Fax

Mobile Phone

Preferred method of contact

Email Phone Fax

Occupation

Experience (Business)

 Yrs

Current Insurer

Expiry date

Has any insurer in respect of any insurance policy held by you ever:

(a) Refused to renew / cancelled or terminated a policy

Yes No

If YES, please give details below:

(b) Refused a claim or required an increased premium under the policy?

Yes No

If YES, please give details below:

(c) Imposed special conditions under the policy?

Yes No

If YES, please give details below:

(d) Have you been convicted on any criminal offence or been declared bankrupt?

Yes No

If YES, please give details below:

(e) Have you had any claims in the past 5 Years?

Yes No

If YES, please give details below:

Property

Address of Property

Postcode

Construction

Walls

Roof

Floors

Age

 Yrs

Details of Security

Deadlocks Yes No Bars Yes No

Bollards Yes No Fencing Yes No

Shutters Yes No Window Film Yes No

Alarm Type

None Local Monitored Dialer Securitel

Fire Protection

Smoke Detectors Yes No Extinguishers Yes No

Fire Hose Reels Yes No Smoke Detectors attached to Alarm System Yes No

Property

Building

Stock including work in progress

Customers Goods

All other Contents

Accidental Damage

General Property

Cover

- Base Cover (Fire, Collision, Theft from Locked Vehicle / Building) OR
- Accidental Damage

Items (Specify any Items Individually with a value over \$1,000)

LIABILITY SECTION 1 - Public & Products Liability

Limit of indemnity

\$5,000,000 \$10,000,000 \$20,000,000 \$

Do you do any Hot Work or Welding Yes No

If yes then provide details of work done & % of income.

Does your business operate or visit any potentially high risk areas?
(Such as Airports, Mining or Exploration Sites, Wineries, Petroleum Plants)

Yes No

If yes then provide details of work done & % of income.

Annual estimated turnover (sales)

\$

Employees wages

\$

Number of Employees

Proprietors/Directors wages

\$

Number of Proprietors/Directors

Number of people in business at any one time

Does business engage sub contractors?

Yes No

Estimated total value of sub contractors

Labour Only

\$

Labour & Plant

\$

Labour, Plant & Materials

\$

Type of work sub contracted to others

Are unregistered vehicles used in business?

Yes No

If yes, state details

Is cover required for Goods in Physical & Legal Control? 

Yes No

If yes, state type of goods and amount of cover required

Previous losses/claims for Public Liability:

Excess Option

\$250 \$500 \$1,000

Your Duty of Disclosure and Utmost Good Faith

I have read the Duty of Disclosure

Duty of Disclosure

In order to make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk you are asking it to insure.

For this reason, before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to your insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk and, if so, on what terms. The duty also applies when you renew, extend, vary or reinstate a contract of insurance.

You do not have to disclose anything that:

- Reduces the risk to be undertaken by the insurer;
- Is common knowledge;
- Your insurer knows, or in the ordinary course of its business, ought to know; or
- If the insurer has waived your obligation to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce its liability in respect of a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

One important matter to be disclosed is the history of losses suffered by the person seeking insurance or any closely associated person or entity. As you are responsible for checking that you have made complete disclosure, we suggest that you keep an up to date record of all such losses and claims.

Submit

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