

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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Transport Operator Liability

This is usually arranged in conjunction with a vehicle, but not essential. These policies are specifically designed for the transport industry. This policy will provide cover for a wide number of incidents that may occur which does not involve your vehicle, but which you could be held liable.

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

PERSONAL INFORMATION

Insured's Name

Situation/Home Base

Suburb/Town

State

Postcode

Email Address

Phone

Fax

Mobile Phone

Preferred method of contact

Email Phone Fax

Occupation

BUSINESS DETAILS

Full Description of Business

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Annual estimated turnover  \$ _____

Wages

Number of persons involved in business at

\$ _____ any one time

 Wages to sub contractors Number of sub contractors involved

\$ _____

 Current Insurer ⓘ Expiry date ⓘ

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.

Claims History

Limit Required: \$5,000,000 \$10,000,000 \$20,000,000

Other information that may assist us

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.

Signature

Dated _____

Title _____

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