

# Renewal Declaration

Resource Industry Liability  
Contractors and/or Consultants



## General Information Relating to this Policy

**Please read the following advice before proceeding to complete this proposal form**

### Duty of Disclosure

Under the Insurance Contracts Act 1984, you have a Duty of Disclosure. Before you enter into, renew, vary, extend or reinstate your Policy, you are required to tell us everything you know and that a reasonable person in the circumstances could be expected to know, any matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and on what terms.

**You do not have to tell us about any matter:**

- That diminishes the risk;
- That is of common knowledge;
- That we know or should know in the ordinary course of our business as an insurer; or
- Which we indicate we do not want to know.

### If you do not tell us

If you do not comply with your Duty of Disclosure we may reduce or refuse to pay a claim or cancel your Policy.

If your non-disclosure is fraudulent, we may treat this Policy as never having been in effect.

### Privacy Statement

At DUAL Australia Pty Ltd (DUAL), we are committed to compliance with the *Privacy Act 1988* (Cth). We use your personal information to assess risk and provide insurance, and assess and manage claims. We may also use your contact details to send you information and offers about products and services that we believe may be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess a claim. If you provide us with information about someone else you must obtain their consent to do so.

We provide your information to the insurer we represent when we issue and administer your insurance. When providing a quotation or insurance terms, we will tell you if the insurer is overseas and if so, where they are. We are part of the Howden Group and may provide your information to UK based Group entities who provide us with business support services. We may also provide your information to your broker and our contracted third party service providers (e.g. claims management companies), but will take all reasonable steps to ensure that they comply with the Privacy Act.

Our Privacy Policy contains information about how you can access the information we hold about you, ask us to correct it, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by telephone (+61 (0)2 9248 6300), email ([privacy@dualaustralia.com.au](mailto:privacy@dualaustralia.com.au)) or by visiting our website ([www.dualaustralia.com.au](http://www.dualaustralia.com.au)).

By providing us with your personal information, you consent to its collection and use as outlined above and in our Privacy Policy.

## The General Insurance Code of Practice

DUAL has adopted the General Insurance Code of Practice (Code). The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

## Dispute Resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

We have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to your complaint within 15 working days. If you would like to make a complaint or access our internal dispute resolution service, please contact our office.

## Cooling Off Information

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund.

To do this you must notify us in writing within 15 days from the date the Policy commenced.

This cooling-off period does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights however certain amounts may be deducted for administration costs or any non-refundable taxes.

## Key Rating Factors

In determining the premium applicable to your policy, several key rating factors are considered including your occupation, revenue, number of employees and payroll, period of time spent on site and your past claims history.

## Coverholder Facility

DUAL is an authorised Lloyd's Coverholder and is acting as an agent of the underwriters for this insurance.

Resource Industry Liability is underwritten by certain underwriters at Lloyd's.

*This Policy falls due for renewal at 4.00pm on the expiry date recorded below. In order to calculate and provide renewal terms to you, please complete and return this form to our office within 14 days prior to the expiry date. Please note that there is no "hold covered" period and unless the policy has been formally renewed, cover will cease at 4.00pm on the expiry date.*

### Section 1 | Policy Information

1. Policy Number: \_\_\_\_\_ Broker: \_\_\_\_\_ Expiry Date: \_\_\_\_/\_\_\_\_/\_\_\_\_
2. Full Name of the Insured: \_\_\_\_\_
3. Occupation/Business: \_\_\_\_\_
4. Description of activities/products: \_\_\_\_\_
5. Current Limit of Indemnity: \_\_\_\_\_

Please indicate if any change is required to limit:

☐ \$10,000,000

☐ \$20,000,000

## 6. Stamp Duty / Charges:

Please state the total number of employees and/or percentage of your business located in the following states and overseas.

NSW	ACT	QLD	VIC	TAS	SA	WA	NT	O/S	Total

**Section 2****Renewal Information**

Key Data	Revenue / Fees / Turnover	Payroll	No. Full Time Employees
Actual Turnover Last Financial Year			
Estimated Turnover This Financial Year			

## 1. Please indicate the estimated percentage of your activities that would be regarded as manual work:

0% - 25% [ ]      26% - 50% [ ]      51% - 75% [ ]      76% - 100% [ ]

## 2. Do you expect to engage contractors / consultants next year? Yes [ ] No [ ]

If YES, how many? \_\_\_\_\_ What is the expected annual payments to them? \$ \_\_\_\_\_

## 3. Has there been any change over the last year or do you anticipate any change during the next year in any of the following areas:

Your Occupation and/or Business Activities Yes [ ] No [ ]

Your Products Yes [ ] No [ ]

Where your Business Activities will be undertaken (ie. overseas) Yes [ ] No [ ]

No. Weeks on Site: \_\_\_\_\_

Percentage of income derived from resources industry: \_\_\_\_\_%

If YES to any of the above, please provide full details. \_\_\_\_\_

## 4. Will you undertake any blasting activities? Yes [ ] No [ ]

If YES, are you duly licensed? Yes [ ] No [ ]

Describe nature and frequency of the blasting activities: \_\_\_\_\_

## 5. Do you undertake work or activities at offshore oil/gas facilities? Yes [ ] No [ ]

## 6. Are you aware of any incident, event, demand or claim (not yet reported to the Underwriters) which could result in a claim under this policy? Yes [ ] No [ ]

If YES, please provide full details. \_\_\_\_\_

\_\_\_\_\_

7. Are there any material facts/changes that the underwriter should be made aware of? (eg. bankruptcy, insolvency, criminal offence, policy cancelled etc). Yes [ ☐ ] No [ ☐ ]

If YES, please provide full details. \_\_\_\_\_

\_\_\_\_\_

### Section 3

### General Declaration

The information provided above is provided truthfully and to the best of my knowledge. Information provided by:

Name: \_\_\_\_\_

Capacity/Role: \_\_\_\_\_

Signature: \_\_\_\_\_ Date:     /     /

### HOW TO CONTACT DUAL AUSTRALIA PTY LTD

Address: DUAL Australia Pty Ltd

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Australia

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