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PACIFIC UNDERWRITING

INEFFICACY QUESTIONNAIRE

DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an Insurer, you have a duty, under the Insurance Contracts Act, 1984, to disclose to the Insurer every matter that you know is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that your Insurer knows or, in the ordinary course of business, ought to know; or
- as to which compliance with your duty is waived by the Insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure the Insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

For the purposes of this proposed insurance, we consider "critical components" to be braking, steering, suspension, wheels or safety components. Note that we cannot assist with seat belts, airbags or tyres nor exports to North America.

Insured Name:

Insured Address:

ABN:

Period of Insurance	From:	(at 4pm)
	To:	(at 4pm)

Full description of your business/activities

If your business description has undergone any changes, please describe premiums operations

Insurance History

Are you at present insured or have you ever been insured in respect of the classes of insurance now proposed? If yes, please state name of insurer?

Has any insurer ever declined your proposal, cancelled or declared to renew your policy or imposed special terms? If yes, please provide full detail:

Premises

How many premises are located within Australia?

Please provide details of all remises noting ownership or tenancy:

Limits of Liability

Public Liability ($ any one occurrence):

Product Liability ($ aggregate any period of insurance):

Annual Wages and Salaries (including earnings of principles, directors and partners)

Clerical and Managerial (non-manual)	Within Australia ($):
	Outside Australia ($):
Manufacturing	Within Australia ($):
	Outside Australia ($):

Installation	Within Australia ($):
	Outside Australia ($):
Other	Within Australia ($):
	Outside Australia ($):
Total	Within Australia ($):
	Outside Australia ($):

Annual Turnover

Gross Turnover:	Australia ($):
	USA/Canada ($):
	Elsewhere ($):
State/Territory Turnover splits (%):	ACT (%):
	NSW (%):
	VIC (%):
	QLD (%):
	SA (%):
	WA (%):
	TAS (%):
	NT (%):
	O/S (%):

Contracted Labour

Do you engage contractors or sub-contractors or labour hire in any parts of your business/activities (including in house labour)

Estimated annual payments to contractors/sub-contractors ($):

Estimated annual payment to labour hire ($):

Do you check to ensure that all contractors or subcontractors have their own Public Liability Insurance with an adequate limit of liability and indemnity to Principal clause?

YES ◯

NO ◯

Nature of work carried out:

Hazardous Substances

Do you process, handle or store any industrial materials that are toxic, explosive, flammable or corrosive? If yes, please detail which substances, quantities, storage method and their use by you:

Are you aware of any risks to any third-party persons or property arising out of pollution or contamination which may occur on or from your premises?

Products

Please give details of all products in respect of which insurance is required and attach any product brochure(s) or other descriptive documents	Function or end use of product	Estimated annual turnover ($)

Please provide a percentage split in your expected annual turnover between:

Imported products or components (%)

Exported products (%):

Do you retain all rights or recourse against manufacturer/suppliers?

YES ◯ NO ◯

Is the design of these products frequently changing?
If yes, please provide details

YES ◯

NO ◯

Do you design any products for others? *If yes, please give full details of quality control produces and laboratory testing used*

YES ◯

NO ◯

Can you identify the source of supply of every item used in the manufacture of the products? *If no, please provide details:*

YES ◯

NO ◯

Do you supply any products for nuclear, petrochemical, pharmaceutical, aviation, motor, marine or any other high-risk industries
If yes, please provide details:

YES ◯

NO ◯

Have any of your products ever been the subject of a Recall? If yes, please provide details:

YES ◯

NO ◯

Please provide details any quality control or quality assurance procedures

Property of others in your physical or legal control

In the normal course of business do you have the property of others in your physical or legal control?

YES ◯

NO ◯

If yes, what is the maximum value at any one time? ($)

Please provide brief detail of the property

How are the property insured?

Motor parts

Is Inefficacy cover sought for specific products? If so, please detail the products and the relevant turnover.

What guarantees or claims are made regarding the performance of these products?

Are these products manufactured or imported by the insured?	
Does the insured retain their rights against suppliers of products or components?	
Export Details	Specific products: Other products: Countries exported to:
Who are the insured's top three major customers?	1 2 3
Please provide details of the Quality Assurance (QA) / Quality Control (QC) procedures, including any ISO certification or similar accreditation.	
Do all products comply with the relevant Australian Standards?	
Does the insured's website contain a full catalogue of products? If yes, please provide the website address. Alternatively, please provide a copy of the product catalogue.	

Advertising liability

Do you advertise through social media and/or other digital platforms?	YES ◯ NO ◯

Do you a marketing department? YES ◯ NO ◯

Do you use internal or External contractors? YES ◯ NO ◯

Do posts/advertisements get vetted by legal advisors? YES ◯ NO ◯

Internal or external legal advisors? Internal ◯ External ◯

Annual spend on advertising, press, radio, television, digital? ($)

Do you have or obtain relevant licences or permits to use copyright material? YES ◯ NO ◯

Asbestos

Have you ever or are you likely to produce, import, install or remove any products containing asbestos? YES ◯ NO ◯

If yes, please provide full details:

Claims History (during the past five (5) years)

Please indicate details of all claims (whether insured or not)

Year	Paid ($)	Outstanding	Total

Have you ever had a claim in excess of $100,000? If yes, please provide details

DECLARATION

I/We hereby declare that the above statements and particulars which We/I have read over and checked are true and that no information has been withheld which might increase the risk or influence acceptance by the Insurers and that should the above particulars alter in any way I/We will advise the Underwriters immediately. I/We have not suppressed, misrepresented or mis-stated any material fact and have fairly estimated our Wages and Salaries expenditure and Turnover and agree that this proposal shall hold promissory and form the basis of the contract between me/us and the Insurers. I/We understand that failure to disclose any material facts which would be likely to influence the acceptance and assessment of the proposal may result in the Insurers refusing to provide indemnity or voiding the policy in every respect

Signature of Proposer ________________________________

Full Name (Please Print) ________________________________

Title ________________________________

Date of Proposal ________________________________

PRIVACY STATEMENT AND CONSENT CLAUSES

Pacific Underwriting Corporation Pty Limited is committed to protecting the privacy of the personal information you provide to us.

We will use the personal information requested on this form to consider your application for public and products liability insurance. The information will also be used if you lodge a claim under your policy and to determine the premium. We may request additional information from you in connection with your application.

If you do not provide us with the information in this form or any additional information we request, we may not be able to process your application or offer you insurance cover.

We may disclose your personal information we collect on this form and any additional information that you provide to us in connection with this application:

- to our relevant staff and contractors involved in delivering our services;
- if a broker collects this form from you to that broker;
- to the Insurance Companies named in the Policy;
- to any finance company, bank or other party with an interest in the business or property;
- to insurance reference bureaus or credit reference bureaus;
- to reinsurers or reinsurance brokers (which may include reinsurers located outside Australia);
- to facilitators such as legal firms, accountants, actuaries, engineers, valuers and others;
- to agents engaged by us; and
- if required to do so by a law enforcement body or by law.

We may be required to provide your personal information to others for purposes of public safety and law enforcement.

You may request access to your personal information, and where necessary, correct any errors in this information (some restrictions and costs may apply).

By completing and returning this application form and/or providing us with any additional information in connection with your application, you agree to us using and disclosing your information as set out above.

This consent to the use and disclosure of your personal information remains valid unless you alter or revoke it by giving us written notice.

If any of your personal information changes in the future, please notify us of these changes so we can ensure that the information we hold about you is accurate, complete and up to date.