



General Liability

Mining Risks Proposal

V0121

Important Notices

PEN UNDERWRITING PTY LTD
ABN 89 113 929 516 AFSL 290518

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

PRIVACY

Pen Underwriting and the Insurer(s) handle your personal information with care and in accordance with the Privacy Act 1988 and the Australian Privacy Principles. We collect personal information about you to provide you with insurance and insurance related services. We may disclose your personal information to third parties for the purposes described in our Privacy Policy, including related entities, insurers, reinsurers, agents and service providers, some of whom may be located in the United States of America, United Kingdom, Singapore, Germany, Sweden and India. By asking us to provide you with insurance and insurance related services, you consent to the collection, use and disclosure (including overseas disclosure) of your personal information for the purposes described in our Privacy Policy. Where you provide personal information about others, you represent to us that you have made them aware of that disclosure and of our Privacy Policy and that you have obtained their consent. If you do not consent to provide us with the personal information that we request, or withdraw

your consent to the use and disclosure of your personal information at any stage, we may not be able to offer you the products or provide the services that you seek. For information about how to access and or correct the personal information we hold about you or if you have any concerns or complaints, ask us for a copy of our Privacy Policy or visit <https://www.penunderwriting.com.au/important-information/>.

Instructions

Please download and save this PDF to your desktop and open via Adobe Acrobat to fill out digitally. Filling the form out in your browser will not save your answers.

Please read this Proposal Form fully prior to answering the questions.

- Answer all questions in full. Where appropriate, tick the 'Yes' or 'No' box that best indicates your reply.
- If there is insufficient space, provide further information on your letterhead.
- All attached documents form part of this Proposal.

This application is for New Business Renewal - Policy Number (if known) is:

1. Your Details

Name(s) including subsidiaries:

..... ABN
 ABN

Trading Name:

Name(s) of Principals/Partners/Directors:

.....

.....

Postal Address:

..... Postcode:

If the operation for which this insurance is required is a joint venture, provide names of all partners and their percentage capacity:

.....

.....

.....

2. Period of Insurance Requested

From: at 4pm To at 4pm

3. Cover Required

Public Liability \$ any one occurrence

Products Liability \$ annual aggregate

4. What is the location of the site for which this insurance is required?

.....

5. General description of operations at this site:

.....

6. When did operations at this site commence?

.....

7. Are the present operators / partners the original owners? Yes No

If No,

(a) When was the site acquired?

(b) From whom was it acquired?

8. What is the Production at this site?

- (a) Tonnage:
- (b) Sales Value of Production:

9. What are the Mineral / Ore Reserves?

- (a) Proven Reserves:
- (b) Probable Reserves:

10. What is the total value of the company assets at the last balance date?

.....

11. Provide copies of the Annual Reports and Accounts for each of the last three years and a copy of any Prospectus issued in the same period.

12. The following Site Specific Information is required:

(a) Power Supply

- (i) Type:
- (ii) Source:
- (iii) Distribution (above or below ground and voltages):
- (iv) Emergency back up:

(b) Fuel Supply

- (i) Type:
- (ii) Source (ie. transport on to the site):
- (iii) Storage (ie. tankage details including volume above or below ground, bund capacity, etc):
- (iv) Dispensing and distribution:
- (v) Safeguards and controls:

(c) Process Chemicals

- (i) Type:
- (ii) Source (ie. Transport on to the site):
- (iii) Storage:
- (iv) Delivery for use in process:
- (v) Safeguards and controls:

(d) **Ore**

- (i) Type:
- (ii) Source:
- (iii) Transport onto this site:
- (iv) Stockpiling at this site prior to processing:
- (v) Stockpiling at this site after processing:
- (vi) Transport away from this site:
- (vii) Is the ore or processed mineral considered hazardous in any way? Yes No
 If **Yes**, provide details of safeguards:

(e) **Process Water**

- (i) Source:
- (ii) Storage:
- (iii) Treatment:
- (iv) Retreatment:
- (v) Tailings, dams and water recovery:
- (vi) Water run off monitoring and testing:
- (vii) Controls and safeguards:

(f) **Wastes and Emissions**

- (i) What are their common names?
- (ii) Chemical composition of each:
- (iii) Neutralising treatments and controls:
- (iv) Storage and disposal:
- (v) Safeguards and controls:

(vi) Which wastes and emissions are toxic?

(vii) Is any toxic waste buried on or off site? Yes No

(g) Employees

(i) Total for this site: Administration: Production: Maintenance:

(ii) Details of shift structure:

(iii) Days worked per week:

(iv) Timing of programmed maintenance shut downs:

(v) Other programmed shut downs:

(vi) Does the workforce live in close proximity to this site? Yes No

If **Yes**, provide details:

(h) Contractors / Sub-Contractors

(i) Do you use contractors and/or sub-contractors to perform work in your business? Yes No

If **Yes**,

(A) Do they work under your direct supervision or control? Yes No

(B) What is the estimated annual payment? \$.....

(C) What is the nature of the work carried out?

(ii) Are contractors / sub-contractors required to carry their own insurance for:

(A) Public liability? Yes No

(B) Workers' Compensation? Yes No

If **Yes**, how is this checked?

(iii) What is the minimum limit for their Public Liability insurance? \$.....

(i) Labour Hire

(i) Do you use personnel supplied by labour hire companies to perform work in your operations? Yes No

If **Yes**, provide details:

Company	Type of Work	Annual Payment
		\$
		\$
		\$

(ii) Are you required to insure these labour hire personnel for Workers Compensation? Yes No

13. Local Environment Relative to the Site

(a) (i) Does the operation provide on site or near site accommodation for the workforce? Yes No

(ii) Is it site accommodation with mess facilities only or a townsite with shops, a service station and community amenities, school, etc?

(iii) Population:

- (iv) Water Supply:
 - Source:
 - Storage:
 - Treatment:
- (v) Arrangements for collection, treatment and disposal of domestic rubbish:
- (b) (i) Nearest unassociated residential or industrial land uses:
 - Location and distance from this site:
 - Type of Use:
- (ii) Surrounding land use classification (ie. pastoral, national park, etc):
- (iii) Brief description of surrounding topography, vegetation, waterways, etc:

14. Legal and Legislative Matters

- (a) Is there a written corporate policy defining the objectives and constraints of emissions / waste / effluent / water run off, management? Yes No
If **Yes**, provide a copy.
- (b) What is the position / title of the officer who has overall responsibility for pollution control matters?
.....
- (c) Are contractors utilised for the disposal of wastes? Yes No
If **Yes**,
 - (i) For which wastes?
 - (ii) Where are the wastes removed to?
- (d) Is there a written corporate policy defining the environmental rehabilitation program and its objectives? Yes No
If **Yes**, provide a copy.
- (e) What is the position / title of the officer with overall responsibility for the environmental rehabilitation program?
.....
- (f) Specify the legislation and regulations to which the site is subject to in respect of pollution, environmental matters generally and environmental rehabilitation in particular:
.....
.....
- (g) List any other regulations, licenses, permits or other forms of agreement with Federal, State and Local Government in relation to pollution, general environmental matters or environmental rehabilitation (provide copies):
.....
.....
- (h) (i) Is the site in compliance with all legal environmental requirements? Yes No
If **No**, provide details:
.....
- (ii) Have there been any prosecutions, lawsuits or Government enforced shutdowns as a consequence of environmental matters or a pollution incident? Yes No

If **Yes**, provide details:

(iii) Have there been any serious accidents with the potential to create environmental or pollution problems? Yes No

If **Yes**, provide details:

(i) Is there an environmental contingency (emergency response) plan in place? Yes No

If **Yes**, provide a copy.

15. Financial

With regard to the guarantee to be provided to Government in respect of this site, what is:

(a) The amount of the guarantee? \$

(b) The desired inception date?

16. Claims

In the last 7 years have you had a liability claim made against you (whether insured or not)? Yes No

If **Yes**, provide details:

Date of Loss	Total Amount Paid (net of Excess)	Total Outstanding (net of Excess)	Excess	Details

17. Insurance History

Has any Insurer ever declined, refused to renew, cancelled, or imposed special terms or conditions on any proposal, renewal or policy held by you? Yes No

If **Yes**, provide details:

.....

Attachments

Ensure that you include all requested documentation with this Proposal

- Qn 11 Annual Reports and Accounts for each of the last three years
- Qn 11 Prospectus issued in the last three years
- Qn 14(a) Corporate policy defining the objectives and constraints of emissions/ waste / effluent / water run off management
- Qn 14(d) Corporate Policy defining the environmental rehabilitation program and its objectives
- Qn 14(i) Environmental contingency / emergency response plan
- Qn 14(g) Licenses, permits and agreements with Federal, State and Local Government in relation to pollution, environmental matters and environmental rehabilitation

DECLARATION

I/We declare that:

- I am authorised by each of the Applicant(s) to sign this Proposal
- The statements in this Proposal are true and complete and no material information has been withheld
- I have read and understood the Important Notices accompanying this Proposal
- I have diligently made all necessary enquiries in order to comply with the duty of disclosure
- I have read the Pen Underwriting Privacy Statement on this Proposal and consent to the use, disclosure and obtaining of personal information about the insured for the purposes shown in the Privacy Statement
- Where I have provided information about another individual, that individual has been made aware of that fact and of the Pen Underwriting Privacy Statement
- I acknowledge that Pen Underwriting relies on the information and representations in this Proposal and otherwise made by me or on my behalf in relation to this insurance
- Except where indicated to the contrary, I understand that any statement made in this Proposal will be treated as a statement made by all persons to be insured
- I undertake to notify Pen Underwriting of any material alteration to the information contained in this Proposal prior to inception of the proposed insurance
- I understand that no insurance is in place until such time as Pen Underwriting has confirmed acceptance of the proposed insurance

Signature:.....

Date:

Full Name:.....

Title: