

Important Notices

Please read these Important Notices before completing the Proposal.

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 handles 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 Kingdom 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 www.penunderwriting.com.au.

Complaints Handling

If you are dissatisfied with a decision Pen Underwriting makes, our service, the service of others we appoint to discuss insurance matters with you, or a claim settlement, we have an internal dispute resolution process to assist you. For further information, ask for a copy of our Complaints and Disputes Resolution Policy or visit www.penunderwriting.com.au.

Further Information

Your insurance broker can assist you to complete this Proposal. If you have any questions or need further information concerning your insurance, you should contact your insurance broker to assist you with your enquiry. You should direct all of your correspondence to Pen Underwriting through your insurance broker as he is your agent for this insurance.

IMPORTANT NOTICE

- Please answer all questions in full. Where appropriate, tick the ‘Yes’ or ‘No’ box that best indicates your reply.
- If there is insufficient space provided, please 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. Proposer(s)

Name(s) of all companies proposed to be insured:

Address of Premises where manufacturing and/or assembly is carried out:

2. Limit of Indemnity

Please specify the Limit of Indemnity required: \$ during any one period of insurance

3. Product

(i) Please provide the following information in relation to your Products

Description of Product	Function/Use of product	(M) Manufacture (I) Import (D) Distribute	Turnover \$	Exports \$	Destination

- (ii) Please supply product brochures (if available).
- (iii) What is the average number of units produced over twelve months:
- (iv) Do you have any prototype or state of the art products? Yes or No
If Yes, please provide details:
- (v) Are you developing / marketing / producing any new products over the next twelve months? Yes or No
If Yes, please provide details:
- (vi) List the type of customers who use your product:

4. Components

- (i) Describe all raw materials and/or components:
- (ii) Do any of your products become part of another company's products? Yes or No
If Yes, please provide details:
- (iii) Do you import:
- (a) Raw materials? Yes or No
 - (b) Components? Yes or No
 - (c) Finished products? Yes or No

If Yes, please provide details of supplier including country of origin:

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(iv) Are there any toxic, explosive, radioactive or flammable materials used in your products? Yes or No

If Yes, please provide details:

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5. Design / Manufacturing

(i) Are any of your products designed or formulated by your own staff? Yes or No

(ii) Do you design any parts or components for others? Yes or No

(iii) Is there a separate design team / department? Yes or No

If Yes, please provide staff numbers, qualifications and experience:.....

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(iv) Is there a formal product design / safety review process? Yes or No

(v) Do you manufacture to the designs, formulas, plans or specifications of others? Yes or No

6. Labelling / Guarantees

(i) Do you issue any written guarantee or special conditions of sale in connection with any of your products? Yes or No

(ii) Do you sell any of the products subject to a disclaimer of liability? Yes or No

(iii) Do you enter into any agreement to maintain or service any of the products after sale? Yes or No

(iv) Who prepares the product labels, brochures, manuals and other literature? Yes or No

(v) Has a legal opinion been obtained on the material prepared? Yes or No

If Yes, was it internal or external?

.....

(vi) Is all material reviewed regularly to ensure compliance with all relevant statutory regulations / obligations? Yes or No

7. Quality Control

(i) Do you have ISO 9000 / AS 3900 accreditation? Yes or No

If you have answered Yes to the above, please go to Section 8.

If you have answered No to the above, please complete this Section in full.

(ii) Do you operate a quality control / recording system? Yes or No

(iii) When was this programme last reviewed and / or updated?

(iv) Is there a Quality Assurance department in the company? Yes or No

If Yes, who is the head of the department and what are their qualifications and experience?

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(v) Do Products undergo a formal testing / evaluation process either in-house or by external testing authorities? Yes or No

If Yes, please specify:

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(vi) Does Design undergo a formal testing / evaluation process either in-house or by external testing authorities? Yes or No

If Yes, please specify:

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(vii) Are all products subject to quality control procedures? Yes or No

(viii) Is there a formal product design / manufacture / safety review process? Yes or No

If Yes, please provide details:

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(ix) What are the Quality Control procedures that the company utilises to ensure that correct design / advice / representations / warranties are used?

(x) What inspections and / or tests are made on Product samples?

8. Contractual Liability

Do you assume liability under contract or hold others harmless (other than lease liability)? Yes or No

If Yes, please provide full details and attach copies of all agreements (other than lease liability):

9. Do you currently or have you in the past been involved in the manufacture, distribution or sale of the following:

Aircraft (including component parts) Yes or No

Ethical Drugs Yes or No

Industrial Chemicals Yes or No

Petrochemicals Yes or No

Class 1 dangerous goods or ammunition Yes or No

Fertilisers Yes or No

Pesticides Yes or No

Fungicides Yes or No

Liquid or gas fuels Yes or No

Watercraft (exceeding 15 metres in length) Yes or No

Spacecraft or satellites Yes or No

Radioactive material or any product containing asbestos Yes or No

If Yes to any of the above, please provide details:

10. USA / Canada Exports

(i) Are you represented or have you assets within USA / Canada? Yes or No

(ii) Give full details (including copies of contracts, etc) of all contractual agreements, terms and conditions existing between you and any US / Canadian importer, distributor, agent or purchaser of the products exported thereto:.....

(iii) Is the importer, distributor, agent or purchaser insured for products liability? Yes or No

(iv) How long have you been exporting such products to USA or Canada?

11. Claims

After investigation with present and past insurers, have you in the last 7 years had a liability claim made against you (whether insured or not)? Yes or No

If yes, please provide full details:

12. 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 or No

If yes, please provide details:

Declaration:

I/We declare that:

- I/We 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/We have read and understood the Important Notices accompanying this Proposal
- I/We have diligently made all necessary enquiries in order to comply with the duty of disclosure
- I/We 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/We have provided information about another individual, that individual has been made aware of that fact and of the Pen Underwriting Privacy Statement
- I/We 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/We understand that any statement made in this Proposal will be treated as a statement made by all persons to be insured
- I/We undertake to notify Pen Underwriting of any material alteration to the information contained in this Proposal prior to inception of the proposed insurance
- I/We understand that no insurance is in place until such time as Pen Underwriting has confirmed acceptance of the proposed insurance

Signature/s:.....

Date:.....

Name/s:.....

Title:.....