

## **Important Notices**

Please read these Important Notices before completing the Property Survey.

### ***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.

### ***Co-Insurance***

A co-insurance clause applies to the policy. This means that if you underinsure, you will become your own insurer for a portion of the damage. Please check your policy wording for the co-insurance percentage.

### ***Privacy***

Pen Underwriting and Swiss Re International SE ABN 38 138 873 211 (Swiss Re) handle your personal information with care and in accordance with the Privacy Act 1988 and the Australian Privacy Principles. We collect personal information (including sensitive information) about you for purposes of issuing you with, and administering, this insurance product (including the handling and settlement of claims). Where possible, we will collect personal information directly from you or, where that is not reasonably practical, from other sources. We may also use your personal information for the purpose of promoting our products and services, designing or underwriting new insurance products, for research and analytical purposes, to perform administrative functions, and to comply with our legal obligations. We may disclose your personal information (including sensitive information) to third parties for the purposes described in our privacy policies, including insurers who may be located in the United Kingdom, reinsurers, reinsurance brokers, loss adjusters, external claims data collectors, investigators and others involved in the claims handling process, agents and service providers and related entities some of whom may be located in overseas countries, including Switzerland, India, United States of America and Bratislava. 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 policies. Where you provide us with personal information about others, you represent to us that you have made them aware of that disclosure and of our privacy policies 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 the Pen Underwriting and Swiss Re Privacy Policies or visit [www.penunderwriting.com.au](http://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](http://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 Property Survey.

This Property Survey is for  New Business  Renewal - Policy Number (if known) is: .....

**1. Broker**

Name:.....

Contact: .....

**2. Date Completed:** .....

**3. Insured / Proposer(s)**

Name(s):.....

Location:.....

Period Insured has occupied the premises:.....

**4. Occupancy:** .....

If Multiple Occupancy, provide a list of tenants or occupants with brief mention of the type of occupancy and housekeeping:

.....  
 .....  
 .....  
 .....  
 .....

**5. Construction**

	Building No. 1	Building No. 2	Building No. 3
Walls			
Frame			
Roof			
Floors – Ground			
Floors – Upper			
No. of Storeys			
Approximate Age			

**6. Neighbouring Risks**

(i) Are they:  Industrial  Commercial  Residential

(ii) Provide details of the neighbouring risks (eg. attached, detached, occupancy, etc)

North Neighbour: .....

South Neighbour: .....

East Neighbour: .....

West Neighbour: .....

**7. Operations / Processes, etc.**

Please provide a general description including any hazardous processes:.....

.....  
 .....  
 .....  
 .....

**8. Painting**

- Is any painting done?  Yes or  No
- If Yes: Spray Booth?  Yes or  No
- Exhausted to atmosphere?  Yes or  No
- Standards Association Design?  Yes or  No
- Flame Proof Electrics?  Yes or  No

Provide details of quantities of Flammable Paints / Thinners etc and how stored: .....

.....

**9. Machinery and Equipment**

Please provide a description, use, dust extraction fitted, etc. ....

.....

.....

.....

**10. Services**

- Electricity: Source:  Mains  Generator
- Switchboards:  Open  Closed
- Date wiring installed: .....
- Date last serviced: .....

- Water Source:  Town Main  Storage Tanks Capacity  Other
- If Other, please provide details (eg. dam): .....

- Town Gas:  Yes or  No
- If used for processing, please provide details: .....

**11. Flammables**

- Are flammables (including paints and varnishes) used and / or stored?  Yes or  No
- Gases?  Yes or  No

If Yes, please provide the following information:

Type	Class	Use	Quantity	How Stored?

**12. Flammable Liquids Store**

Please provide details of construction, etc.

Walls.....

Floor .....

Roof .....

Fire Doors.....

Electrical System .....

Ventilation.....

**13. Other Hazardous Materials / Chemicals**

Please provide details: .....

.....

.....

**14. Heating**

Is there heating systems in use?  Yes or  No

If Yes,

Process:  Steam  Hot Water  Gas  Electricity  Oil

General Duties and Uses: .....

Domestic:  Steam  Hot Water  Gas  Electricity  Oil

Give details of comfort heaters (eg. radiator units, salamanders): .....

.....

**15. Boilers**

Are boilers in use?  Yes or  No

If Yes,

Is current Certificate displayed?  Yes or  No

Serviced by whom and for what period: .....

.....

Boiler fired by:  Fuel Oil  Gas  Coal / Coke

**16. Welding**

Is welding performed?  Yes or  No

If Yes, please provide details (eg. fire resisting curtains erected over welding bays): .....

.....

**17. Cooking Equipment**

Is cooking equipment in use?  Yes or  No

If Yes, are fat fryers

(a) Thermostatically controlled to 425 F?  Yes or  No

(b) Canopy Hood, Ventilator, etc installed as per regulations?  Yes or  No

(c) Are exhaust system, ducts, hoods regularly cleaned and inspected?  Yes or  No

(d) Is there a contract to do this?  Yes or  No

If Yes, how often and by whom: .....

(e) Number of and type of fire fighting protection adjacent to cooking appliances: .....

.....

**18. Fire Protections**

Is the fire brigade:  Public  Volunteer  Private

Details (distance, estimated time of response): .....

.....

**19. Fire Fighting Equipment**

Number and type of chemical extinguishers installed: .....

Service History: .....

Hydrants:  Public  Private

Number and type of hose reels installed: .....

Other fixed equipment: .....

**20. Automatic Sprinkler System**

Is an automatic sprinkler system installed?  Yes or  No

If No, please provide full details: .....

If Yes,

- (a) Is it designed to AS Standard?  Yes or  No
- (b) Type:  Single Water Supply  Double Water Supply
- (c) Weekly maintenance?  Yes or  No
- (d) Is there a maintenance agreement in force?  Yes or  No
- (e) Date last serviced: .....

**21. Automatic Fire Alarms**

- Are automatic fire alarms installed?  Yes or  No
- If Yes,
  - (a) Designed to AS Standard?  Yes or  No
  - (b) Connected to: .....
  - (c) Maintenance Contract?  Yes or  No
  - (d) Smoke Detectors?  Yes or  No

**22. Security**

Please advise the construction and security of external openings: .....

**23. Alarm System**

- Is there an alarm system installed?  Yes or  No
- If Yes,
  - (a) Maintenance agreement?  Yes or  No
  - (b) System Type: .....

**24. Security Patrols**

Please provide details of security patrols: .....

**25. Cash "Protection"**

- Where is the cash kept on premises during non business hours?
  - Fixed Safe
  - Combination Strong Room
  - Other

If Other, please provide details: .....

**26. Safe Details**

- (i) Brand, model, age and dimensions: .....
- (ii) Locking device:  Key  Combination  Both
- (iii) Quality:  Fire proof  Explosive proof  TDR (torch and drill resistant)

**27. Perimeter Fencing**

Is there perimeter fencing in place?  Yes or  No

**28. External Lighting**

Is there external lighting in place?  Yes or  No

**29. Storage**

Specify exactly what raw materials and products are used and / or associated with the insured operation and storage arrangement

- (i) Materials Stored: .....
- (ii) Method(s) of Storage:  Free Standing  Palletised  Racks
- (iii) Height(s): .....metres

(iv) Separation between stack / rack (aisles): .....metres

(v) If sprinklered, minimum clearance below sprinkler heads and / or fire / smoke alarms: .....metres

**30. Management / Housekeeping**

(i) Storage areas clean and tidy?  Yes or  No

If No, please provide details:.....

.....

(ii) Defined walkways, staircases, passageway, lobbies, fire escapes clearly marked and unobstructed?  Yes or  No

(iii) Are waste materials removed from premises daily?  Yes or  No

If No, how often are they removed? .....

(iv) When removed from building(s) are waste materials located 10 metres away?  Yes or  No

Please provide details:.....

(v) Are floors clean, dry and free of oil or grease impregnation?  Yes or  No

Please provide details:.....

(vi) Do smoking restrictions apply?  Yes or  No

(vii) Are Smoking and Non Smoking areas adequately signposted?  Yes or  No

(viii) Are Smoking restrictions adhered to in prohibited areas?  Yes or  No

**31. Fibreglass Manufacturer**

(i) Are you a fibreglass manufacturer?  Yes or  No

If Yes,

What type of chemicals, accelerator / catalyst is used?.....

What quantities? .....

How stored?.....

**32. Claims History**

Date of Loss	Cause and Description	Amount

Steps taken to prevent a recurrence:.....

.....

.....

**33. Building Plan**

Please sketch brief plan setting out approximate position of buildings and major plant and / or storage facilities.

**Declaration:**

I/We declare that:

- I/We am authorised by each of the Applicant(s) to sign this Property Survey
- The statements in this Property Survey 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 Property Survey 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 Property Survey 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 Property Survey 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 Property Survey 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:** .....