

# Renewal Declaration Construction



## IMPORTANT NOTICE

- Please answer all questions in full. Where appropriate, tick the 'Yes' or 'No' box that indicates your reply.
- If there is insufficient space provided, please provide further information on your letterhead.
- All attached documents form a part of this Renewal Declaration.
- The information provided in this Renewal Declaration together with the information provided in the previously submitted proposal(s) will be relied upon by Pen Underwriting in assessing the suitability of this proposal for insurance.

Named Insured: \_\_\_\_\_  
 Policy Number: \_\_\_\_\_  
 Expiry Date: \_\_\_\_\_  
 Policy Wording: \_\_\_\_\_

### 1. Business Description

Provide a full description of the business activities and/or operations undertaken by the Insured during the last 12 months.

Detail any changes to the business activities and/or operations anticipated in the next 12 months.

## SECTION 1 – MATERIAL DAMAGE

### 2. Turnover

Actual Turnover for last 12 months: \_\_\_\_\_ Maximum Construction Period: \_\_\_\_\_  
 Estimated Turnover for next 12 months: \_\_\_\_\_ Maximum Maintenance Period: \_\_\_\_\_  
 Maximum Contract Value: \_\_\_\_\_ Maximum Testing and \_\_\_\_\_  
 Number of Employees: \_\_\_\_\_ Commissioning Period: \_\_\_\_\_

Indicate the percentage of Turnover to be carried out by state:

	QLD	WA	NT	NSW	VIC	SA	ACT	TAS
CBD %								
Suburban %								
Rural %								
Above 25 <sup>th</sup> Parallel %								

Please attach a full project schedule for the next 12 months on submission of this Renewal Declaration.

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## SECTION 2 – LEGAL LIABILITY

### 3. Wages, Contractors and Labour Hire

Actual Wages for last 12 months: \_\_\_\_\_ Estimated Wages for next 12 month: \_\_\_\_\_

Does the Insured engage Contractors or Subcontractors?  Yes  No

If yes, please provide contract values split as follows:

	Actual for the last 12 months	Estimated for the next 12 months
<b>Labour only:</b>		
<b>Labour and Services:</b>		
<b>Labour and Materials:</b>		

Describe type of work undertaken:

Does the Insured engage personnel from Labour Hire Companies (excluding Contractors)?  Yes  No

Actual payments to Labour Hire Companies for the last 12 months: \_\_\_\_\_

Estimated payments to Labour Hire Companies for the next 12 months: \_\_\_\_\_

Number of People: \_\_\_\_\_

Describe type of work undertaken: \_\_\_\_\_

### 4. Imports and Exports

Does the Insured import any products?  Yes  No

If yes, please provide turnover applicable, products and countries involved:

Does the Insured export any products?  Yes  No

If yes, please provide turnover applicable, products and countries involved:

### 5. Care, Custody and Control

Does the Insured have any property in their Care, Custody and Control?  Yes  No

If yes, please a description and the total value of the property:

### 6. Site Works

Does the Applicant engage in any of the following works?

Blasting or explosives (other than nail guns)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Works over 5 storeys high	<input type="checkbox"/> Yes <input type="checkbox"/> No
Actual excavation or works in an existing excavation deeper than 10 metres	<input type="checkbox"/> Yes <input type="checkbox"/> No
Underground works such as tunnels, shafts, mines or galleries	<input type="checkbox"/> Yes <input type="checkbox"/> No

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Road works or bridges	<input type="checkbox"/> Yes <input type="checkbox"/> No
Work north of the 25 <sup>th</sup> Parallel South	<input type="checkbox"/> Yes <input type="checkbox"/> No
Pipelines greater than 1.0 metres in diameter	<input type="checkbox"/> Yes <input type="checkbox"/> No
Excavation of Underground services on site (other than to install new services)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Directional drilling or boring greater than 1 metre in diameter (other than piling/piers)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Work in or around an airport or aircraft landing area or working railways or tramlines	<input type="checkbox"/> Yes <input type="checkbox"/> No
Work in gas, oil, chemical or petrochemical plants including any work on gasoline service stations	<input type="checkbox"/> Yes <input type="checkbox"/> No
Water or Sewerage Treatment Plants	<input type="checkbox"/> Yes <input type="checkbox"/> No
Work in mining processing plants	<input type="checkbox"/> Yes <input type="checkbox"/> No
Technology which is of a prototype nature	<input type="checkbox"/> Yes <input type="checkbox"/> No
Work on landfills, land which is listed on the contaminated land register or the application of waste or chemical products to land	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dams, Cofferdams, Breakwaters	<input type="checkbox"/> Yes <input type="checkbox"/> No
Works in, over or under water / in watercourse.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Demolition only	<input type="checkbox"/> Yes <input type="checkbox"/> No
Power Generator / Distribution Lines	<input type="checkbox"/> Yes <input type="checkbox"/> No
Works located outside mainland Australia or Tasmania	<input type="checkbox"/> Yes <input type="checkbox"/> No

## 7. Claims

Are you aware of any loss, damage, claims, occurrences or events which may give rise to a claim under this, or any other insurance, which have not previously been notified to Pen Underwriting?

Yes  No

If yes, please provide details:

## ATTACHMENTS

- Material Damage Claims Experience on Insurer Letterhead – 3-5years minimum\*
- Liability Claims Experience on Insurer Letterhead – 5-7 years minimum\*
- Project Schedule for the next 12 months\*
- Project Schedule for the last 12 months
- Plant and Equipment Schedule, including Model, Year, Value and Registration Status
- Other. Please list below:

\*Required

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## DECLARATION

I/We declare that:

- I/We am authorised by each of the Applicant(s) to sign this Renewal Declaration
- The statements in this Renewal Declaration are true and complete and no material information has been withheld
- I/We have read and understood the Important Notices accompanying this Renewal Declaration
- 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 Renewal Declaration 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 Renewal Declaration together with the information provided in the previously submitted proposal(s) and otherwise made by me or on my behalf to Pen Underwriting in relation to this insurance
- Except where indicated to the contrary, I/We understand that any statement made in this Renewal Declaration 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 Renewal Declaration 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:

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Date:

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Full Name:

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Title:

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## IMPORTANT NOTICES

Please read these notices before completing the Renewal Declaration.

### 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.

### Average/Underinsurance

The cover afforded under this Policy is subject to average/underinsurance. The Named Insured must insure the Insured Item for the current Market Value and if the Named Insured does not the Insurer will only pay the proportion of the claim that the Sum Insured bears to that Market Value.

### Privacy

Pen Underwriting and the Insurer 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/>.

### 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 <https://www.penunderwriting.com.au/important-information/>.

### Further Information

Your insurance broker has arranged this insurance on your behalf. 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 us through your insurance broker as they are your agent for this insurance.