

# Proposal Form for Commercial Hull Application

## YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with the insurers, you have a duty, under both the Insurance Act 1984 and the Marine Insurance Act 1909, to disclose to the insurer every matter that you know or could reasonably be expected to know which is relevant to the insurer's decision to accept the risk and on what terms. You have the same duty of disclosure before you renew, vary, extend or reinstate a contract of general insurance.

Your duty does not require you to disclose matters:

- that diminish the risk to be undertaken by the insurer;
- that are of common knowledge;
- that your insurer knows, or, in the ordinary course of its 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:

### Where the Marine Insurance Act 1909 applies

The insurer may avoid the contract from inception

### Where the Insurance Contracts Act 1984 applies

The insurer may be entitled to reduce our liability under the contract in respect of a claim, or, in certain circumstances, may cancel the policy or declare it never existed because it was not properly entered into. If your non-disclosure was fraudulent, the insurer may also have the option of avoiding the contract from the beginning.

## IMPORTANT NOTICES

### 1. Claims

The Policy does not provide cover in relation to events that occurred before the contract was entered into.

### 2. Excess

An excess is the sum of money we will not pay in respect of a claim. The Schedule and the Policy details the Excesses which may be applicable.

### 3. Acceptance of the Application

This insurance will not be in force until the completed Application has been received and the risk accepted by the Company. The Company reserves rights to decline any Application.

### 4. The way we handle your Personal Information

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims. You can choose not to provide this information, however, we may not be able to process your request.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

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## 1. APPLICANT AND BUSINESS DETAILS

The date you would like your policy to start*		The expiry date of your policy will be 4.00 p.m on*	
Surname or company name*			
Given name(s)*			
Postal address*			
E-mail address*			
Mobile*		Business telephone no.*	
Business Location*			
Years in business*		ABN*	

### Other interested party and reason for interest:

a) Name	
b) Address	
c) Nature of interest	

## 2. THE COMMERCIAL HULL OPERATION

What best describes your commercial operation?

<input type="checkbox"/> Bareboat charters	<input type="checkbox"/> Ferry	<input type="checkbox"/> Construction/Dredging	<input type="checkbox"/> Demonstration	
<input type="checkbox"/> Skippered charters Tourism	<input type="checkbox"/> Hirecraft	<input type="checkbox"/> Workboats	<input type="checkbox"/> Builders risk	
Who operates the vessel(s)?	<input type="checkbox"/> Owner	<input type="checkbox"/> Hirecraft	<input type="checkbox"/> Professional skipper(s)	<input type="checkbox"/> Other
Who manages the operation?*	<input type="checkbox"/> Self	<input type="checkbox"/> Outsourced		

You will need to upload the following documents at the end of this application:  
- Your procedures prior to loan of craft

### 3. RISK LOCATION & STORAGE

Please provide details of navigational limits required\*

Storage location of vessels\*

Marine  Other

Storage address(es)\*

### 4. VESSEL DETAILS - VESSEL 1

#### Hull

Name/Number		Model/Make		Year Built	
Construction				Length	

#### Motor

Type		Year Built		HP	
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#### Other Details

Max Speed		Usage			
Hull Value		Machinery			
Mast/spars					
Equipment					
Total sum insured					
Commercial Survey / Registration Renewal Date					
Max. no. of passengers vessel can carry					

#### 4. VESSEL DETAILS - VESSEL 2

<b>Hull</b>					
Name/Number		Model/Make		Year Built	
Construction				Length	
<b>Motor</b>					
Type		Year Built		HP	
<b>Other Details</b>					
Max Speed		Usage			
Hull Value		Machinery			
Mast/spars					
Equipment					
Total sum insured					
Commercial Survey / Registration Renewal Date					
Max. no. of passengers vessel can carry					

#### 4. VESSEL DETAILS - VESSEL 3

<b>Hull</b>					
Name/Number		Model/Make		Year Built	
Construction				Length	
<b>Motor</b>					
Type		Year Built		HP	
<b>Other Details</b>					
Max Speed		Usage			
Hull Value		Machinery			
Mast/spars					

**4. VESSEL DETAILS - VESSEL 3** Continued

Equipment			
Total sum insured			
Commercial Survey / Registration Renewal Date			
Max. no. of passengers vessel can carry			
<p>You will need to include the following documents with this application:</p> <ul style="list-style-type: none"> <li>- Current Commercial Survey/Registration Certificate for each vessel</li> <li>- Current Condition Report and Valuation for each vessel</li> </ul>			

**5. THIRD PARTY LIABILITY COVER REQUIRED**

Please tick	<input type="checkbox"/> Pollution Liability	<input type="checkbox"/> Passenger Liability	<input type="checkbox"/> Food and drink
If carrying fare paying passengers what is the estimated annual passengers carried			
Gross Registered Tonnage of your vessel			

**6. PREVIOUS CLAIMS HISTORY**

CURRENT YEAR			
Date of Loss		Claim Amount	
Details			
PREVIOUS YEAR			
Date of Loss		Claim Amount	
Details			
PREVIOUS YEAR			
Date of Loss		Claim Amount	
Details			
PREVIOUS YEAR			
Date of Loss		Claim Amount	
Details			

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## 6. PREVIOUS CLAIMS HISTORY Continued

### PREVIOUS YEAR

Date of Loss	Claim Amount	
Details		

You will need to include the following documents with this application:  
- Your history documents

## 7. QUESTIONNAIRE

All questions must be answered by each of the applicants and not by the intermediary. If insufficient space, you will need to upload additional details at the end of this application.

Has any insurer at any time declined your proposal for insurance?\*  Yes  No

Has any insurer at any time cancelled or refused to renew your policy?\*"  Yes  No

Has any insurer at any time imposed special conditions/rates as a result of your policy history?\*"  Yes  No

Are there any other relevant facts relating to the risk to be insured which you should disclose to enable a true assessment of your application before acceptance?\*"  Yes  No

## 8. SUPPORTING DOCUMENTS

Please attach all supporting documents required:

Section 2 - Sample paperwork showing procedures prior to loan of craft, if hirecraft  
Section 4 - Current Commercial Survey/Registration Certificate for each vessel  
Section 4 - Current Condition Report and Valuation for each vessel  
Section 4 - Details of any further vessels, if required  
Section 5 - Contracts where you have signed a hold harmless or indemnification agreement, if any  
Section 6 - Previous claim history, if required  
Section 7 - Additional details regarding insurance declined, cancelled/refused, special conditions, other risks

Note: you can also email required attachments to [Simone.wells@oceanicmarinerisks.com.au](mailto:Simone.wells@oceanicmarinerisks.com.au)

## DECLARATION

I/We declare that\*  Yes  No

To the best of my/our knowledge and belief the information provided herein is true and correct in every respect and I/we have not withheld any relevant information.

I/We agree to accept the Insurance subject to the terms, exclusions, conditions and limitations of Oceanic Marine Risks' Commercial Hull Policy.

I/We authorise Oceanic Marine Risks to obtain details of claims from previous Insurers and I/we agree that Oceanic Marine Risks may supply details of all claims under the Policy or any renewal thereof to any subsequent insurer.

I/We have received the Important Notices attached to this Application form.

I/We authorise Oceanic Marine Risks Insurance to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service.