



**ZURICH**<sup>®</sup>

# Commercial Motor

## Motor Vehicle Insurance Proposal

### Completion notes

Please read the following before completing this document.

- Answer all questions in full. If you need extra space, attach additional pages on your company letterhead (if applicable) and mark their inclusion on the proposal form;
- Please ensure you read and sign the Declaration at the end of this document.

### Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty at common law to disclose to us every matter you know, or could reasonably be expected to know that a prudent insurer would want to take into account in deciding whether to insure you and, if so, on what terms. This applies to all persons to be covered under this contract of insurance.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of a matter:

- that diminishes the risk to be insured;
- that is of common knowledge;
- that we know or in the ordinary course of our business we ought to know;
- that we state to you that we do not want to know.

### Non-disclosure or misrepresentation

If you make a material misrepresentation to us, or if you do not comply with your duty of disclosure, we may treat your policy as if it never existed.

### False statement and Fraudulent acts

Your policy is based on the information supplied to us by you or on your behalf. All statements made by you or on your behalf on the proposal and/or questionnaire, in support of this policy, on any claim form or in support of any claim must be true and correct. If you take any action or make any statement in connection with this policy or any claim made under it, which is fraudulent in any way or which is supported by untrue or incorrect information, we are entitled to avoid this policy and all benefits under it will be forfeited.

### Privacy Act 1993

Zurich respects your privacy. The following is brought to your attention. However this does not apply to companies.

- (a) This Proposal collects personal information about you;
- (b) The information is collected by Zurich to evaluate the insurance being sought;
- (c) The intended recipient of the information is Zurich;
- (d) The information is being collected and held by Zurich;
- (e) The collection of this information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory;
- (f) The failure to provide this information may result in your application for insurance being declined, or your insurance being void from the beginning;
- (g) You have rights to access, and correct this information subject to the provisions of the Privacy Act 1993.

### Data sharing consent

In order to provide a seamless insurance service globally, Zurich may transfer any data Zurich has received from and any data it holds on the policyholder to other units of Zurich Insurance Group Ltd, such as branches, subsidiaries, or affiliates within Zurich Insurance Group Ltd, cooperative partners of Zurich Insurance Group Ltd, coinsurance and reinsurance companies located in the country of the policyholder or abroad.

Zurich as well as such recipients may use, process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure Zurich's global insurance service delivery.

If a broker or agent is acting on behalf of the policyholder, Zurich is authorised to use, process and store data of the policyholder received from such broker or agent, and to forward to such broker or agent data of the policyholder relating to the execution of the policy and the collection of premiums and payment of claims.

Zurich may procure data from government offices and third parties relating to the policyholder to assess a claim in the event of loss or damage.



**3 Vehicle usage**

- 1. Are the vehicles fitted with any anti theft devices or fire extinguishers? Yes  No
- 2. Do any of your vehicles have a regular run of over 100kms more than once a week? Yes  No
- 3. Are any of your vehicles operated for more than 10 hours per day? Yes  No
- 4. Are any of your vehicles designed for bulk transportation of inflammable liquids or gases? Yes  No
- 5. Do you carry any toxic chemicals, acids, explosives or items considered dangerous? Yes  No
- 6. Do you hire out any of your vehicles? Yes  No
- 7. Do any of your vehicles normally operate underground? Yes  No
- 8. Do any of your vehicles normally operate within an airport? Yes  No
- 9. Do any of your vehicles have the ability to operate on rail? Yes  No

If you answered 'Yes', to any of the above questions please provide further details below

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- 10. Where are your vehicles normally housed when not in use, i.e. locked garage, locked yard etc?

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**4 Prior history**

- 1. Please list all accidents within the last 5 years

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- 2. Please list all previous insurers with whom you have held motor vehicle insurance for the last 3 years

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- 3. Have you or any intended driver, involved in the operation of any insured vehicle:

- (a) Ever been charges of a Log Book Offence? Yes  No
- (b) Ever been convicted of a Motoring Offence (other than parking)? Yes  No
- (c) Ever had a Drivers Licence endorsed, suspended or cancelled? Yes  No
- (d) Ever been declined insurance or had special terms imposed? Yes  No
- (e) Ever been wound up, liquidated or made insolvent? Yes  No
- (f) Ever been involved in or charged with a Criminal Offence? Yes  No
- (g) Ever suffered, and still do, from any known physical or mental defect or infirmity? Yes  No
- (h) Ever had a claim declined by an insurer? Yes  No

If you answered 'Yes', to any of the above questions please provide further details below

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**5 Declaration**

In accordance with my / our duty of disclosure, I / We declare that the whole of these answers in the Proposal are true, that I / We have withheld no information whatsoever that might tend in any way to increase Zurich's risk, or to influence its decision regarding this information; and that I / We have not proposed for insurance in excess of the actual value of the motor vehicles described, and I / We undertake to exercise care, and reasonable precautions for the safety of the said motor vehicles. I / We agree that this Proposal and Declaration shall be the basis of the contract between me / us and Zurich.

I / We further agree that if this Proposal, in any part is filled in by any other person, such person shall be deemed my / our agent(s) and not the agent of the Company.

|           |      |
|-----------|------|
| Signature | Date |
| X         | / /  |