



# Heavy Transport

## Questionnaire

### 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.

### 1 Insured details

- 1. Name of Insured
- 2. Trading name
- 3. Insurance detail
- 4. Current insurer Policy expiry date
- 5. Current broker

### 2 Description of business activities

- 1. Please detail the type of goods carried
  - Logging
  - Vehicle transporting
  - Bulk metal / raw material
  - General dry goods
  - Earth moving
  - Live stock
  - Refrigerated goods
  - Petroleum or Hazardous chemicals
  - Other (please provide detail)
- 2. Please list the areas your business operates in and carries to along with an indication of the volume of your business this entails (eg Within Auckland 80%, Auckland to Upper Northland 20%) or (Canterbury to Blenheim / Nelson region 50%)
- 3. Please provide your annual turnover figures for the last 3 years and also your projected turnover for the coming year
  - Projected this year
  - Last year
  - 2 years prior
  - 3 years prior
- 4. Does the proposer hold any current accreditation / affiliation? Yes  No   
If 'Yes', please provide details of such accreditation / affiliation and date accredited / affiliated
- 5. What percentage of your work involves express, time sensitive and / or overnight freight? %

### 3 Depot / Yard details

- 1. Please provide the locations of yards and depots your vehicles are stored at when not in use
- 2. Is the depot shared with any other business? Yes  No  Please name other occupants
- 3. Security details  
Is the depot fully fenced? Yes  No  If 'Yes', please describe type of fencing
- 4. Where are the keys for vehicles kept when parked at the depot?  In vehicle  In office  Offsite
- 5. Are office buildings alarmed? Yes  No
- 6. If alarmed, is alarm monitored? Yes  No
- 7. Do security patrols check on depot? Yes  No
- 8. Any other security (eg dogs etc)?

**4 Vehicle maintenance and servicing**

- 1. Do you conduct repairs and maintenance internally? Yes  No  If 'No', please name your usual repairer  
.....
- 2. How often do you conduct vehicle checks?  
.....
- 3. Are service logs kept for each vehicle? Yes  No
- 4. Do you have a formal policy for reporting vehicle faults and problems? Yes  No   
If 'Yes', please briefly describe process  
.....  
.....  
.....  
.....

**5 Drivers**

- 1. Does your company have a formal driver manual outlining company policy and procedure? Yes  No
- 2. Are there any drivers under 25 years old or without two years practice experience? Yes  No   
If 'Yes', please provide details  
.....  
.....
- 3. What was the driver turnover during the last 12 months? %  
.....
- 4. What is the usual length of time drivers stay with the company?  
.....
- 5. Are drivers required to complete a questionnaire on employment? Yes  No
- 6. How frequently do you conduct medical examinations for your drivers?  
 Annually     Every 2 years     3 to 5 years     Dependent upon driver age     Never  
If dependent upon driver age, provide details  
.....  
.....
- 7. Does the medical include:  
Diagnosis for sleeping disorders? Yes  No   
Eyesight and hearing tests? Yes  No   
Flexibility tests? Yes  No   
If 'Yes', please provide details  
.....  
.....
- 8. Describe criteria for driver selection  
.....  
.....
- 9. Describe driver training program, if any  
.....  
.....
- 10. What driver performance review system (eg. KPI's) do you have in place?  
.....  
.....

**5 Drivers (continued)**

11. What percentage of time do drivers drive continuously between 11.00pm and 6.00am? \_\_\_\_\_ %
12. When nightwork exceeds two consecutive periods, what provisions are made for a driver to recover from any potential loss of sleep?  
 \_\_\_\_\_  
 \_\_\_\_\_
13. Do you have effective fatigue monitoring systems? Yes  No
14. What fatigue management initiatives do you have in place?  
 \_\_\_\_\_  
 \_\_\_\_\_
15. Are all drivers educated in the benefits of a healthy diet and lifestyle? Yes  No
16. Do you have a drug / alcohol testing program? Yes  No   
 If 'Yes', please provide details  
 \_\_\_\_\_  
 \_\_\_\_\_
17. Any additional information  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**6 Vehicle fleet management**

1. What is the average age of your vehicle fleet?  
 \_\_\_\_\_
2. Does your fleet contain Quad Axle Steering Trailers? Yes  No
3. Does your fleet contain 5 Axle Trailers? Yes  No
4. Please indicate the percentage of your fleet subject to finance?  
 \_\_\_\_\_
5. Are your vehicles fitted with Drive Cam or similar Camera Technology? Yes  No
6. Are your vehicles speed limited (and if so to what speed)? Yes  No
7. Are your vehicles fitted with GPS units? Yes  No   
 If 'Yes', do you use GPS to monitor  Route taken and distance travelled  Time of journey  
 Average speed of journey  Hours driven and rest periods
8. Do you record accident locations and mark/avoid high risk routes? Yes  No
9. Who is responsible for ensuring that loads are correctly stacked and positioned and do not exceed maximum weight, and how is this done?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**7 Declaration**

In accordance with my / our duty of disclosure, I / We declare that the whole of these answers in the Questionnaire 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 Questionnaire and Declaration shall be the basis of the contract between me / us and Zurich.

I / We further agree that if this Questionnaire, 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
<b>X</b>	/ /