



# Marine Trades Liability

Proposal Form

**Insured Name (include Subsidiaries)**

**What is your ABN Number**

**Date Policy to Start**

**Website (if applicable)**

**Name of Current Insurer**

**Is the business 100% mobile?**

- YES
- NO

**If Mobile - State/Postcode**

**Business Premises Address (If Applicable)**

**Brokerage Name**

Street Address

Street Address Line 2

**Brokers Name**

City

State

Post Code

**Interested Parties**

## Marine Trades Liability:

Gross revenue from the business in the last financial year

Estimated gross revenue for the next 12 months

Is your business a start up?

YES

NO

Please indicate the level of coverage required:

\$10,000,000

\$20,000,000

## Optional Coverage:

### Excess

\$2,500 (Standard)

\$5,000 (Doubled)

### Fines and Penalties (\$250,000 automatically included)

\$250,000 (Standard)

\$500,000

\$1,000,000

### Faulty Workmanship (\$50,000 automatically included)

\$50,000 (Standard)

\$75,000

\$100,000

### Advice & Information (\$250,000 automatically included)

\$250,000 (Standard)

\$500,000

## Please allocate the percentage of each category that makes up the overall Business Activities

### Category 1

Detailing

Antifouling

Cleaning

Marine Trimming & Upholstery

Joinery / Cabinet Maker

General Mechanical Service & Maintenance

Sign Writing

Painting

Sandblasting

### Category 2

Shipwright

Hull Repairs

Marine Electrics

Mechanical Repair (non heavy)

Outboard Repairer

Fibreglass Repairs

Mast, Spars, Sails & Rigging Servicing

Installation & Repairs

Airconditioning / Refrigeration Installation & Repairs

Category 1 Percentage

Category 2 Percentage

### Category 3

- Boilermaker
- Marine Engineering
- Marine Fitter / Turner
- Heavy Mechanical
- Diesel Mechanic

### Category 4

None of the above categories

### Outline details of business activities:

### Category 3 Percentage

### Please select the which Watercraft Services are undertaken as part of your Business Activities:

- |   |  |
|---|--|
| Repairs & Alterations                   | Maintenance Work   |
| Installation Work                       | Fit-out & Refurbishment  |
| Painting & Anti-Fouling                 | Rigging  |
| Detailing, Cleaning & Water Blasting    | Hauling and/or Lifting, Operator of Lifting/Carrying Equipment |
| Slipping, Slipway/Dry Dock Operator     | Launching & Sea Trials   |
| Berth/Mooring Owner/Provider & Occupier | Premises Occupier  |
| Maintenance of Premises                 | Hot work / Welding / Heating                                   |
| Storage                                 | Retailer of Chandlery and Boating Equipment                    |

### Are any non-marine activities provided?

- YES
- NO

### Percentage of gross revenue derived from non-marine business activities

### Please specify the non-marine activities

If the non-marine gross revenue exceeds 20% please consider placing this exposure elsewhere. Feel free to continue based on the marine only activities with the gross revenue derived from these activities only.

### Are subcontractors and/or labour hire engaged in the business?

- YES
- NO

### Number of qualified tradesman employed by the business

### Gross revenue paid to subcontractors/labour hire

**Is evidence of liability insurance obtained from subcontractors?**

YES  
NO

**Does the business undertake spray painting?**

YES  
NO

**Does the business engage in hot work?**

YES  
NO

**Does the business undertake spray painting?**

YES  
NO

**Does the business work on any vessels over \$20 million?**

YES  
NO

**Does the business work on any vessels over 35m in length?**

YES  
NO

**Does the business activities include working on moorings and/or jetties?**

YES  
NO

**Is electrical work performed and is the Queensland Consumer Protection Electrical Endorsement to be added to this Policy?**

YES  
NO

**Type of vessels worked on**

Tourist / Charter Vessels  
Commercial Fishing Vessels  
Oil Rigs and the like

Private Vessels  
Navy / Defence Force Vessels  
Other

**If other types of vessels - please specify:**

**Does the business provide Vessel Inspection Reports?**

YES  
NO

**Does the business undertake structural conversions of vessels?**

YES  
NO

**Does the business build new vessels as the principle builder?**

YES  
NO

**Does the business sell any vessels?**

YES  
NO

**What is the maximum value of vessels held for sale?**

**Please provide the details of make of Vessel and number held for sale at any one time**

**Does the business sell any chandlery or other vessel products?**

YES  
NO

**Percentage of turnover derived from:  
Manufacturer**

**Percentage of turnover derived from:  
Wholesale/Distributor**

**Percentage of turnover derived from:  
Importer**

**Percentage of turnover derived from:  
Retailer**

**If you manufacture your own products please provide details including who designed or formulated them**

**Do you incorporate Industry standard Terms and Conditions or similar into your dealings with customers?**

YES

NO

**Have you been claims free for more than 10 years?**

YES

NO

## **Privacy Policy**

At Quay Marine Insurance, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles Australian Privacy Laws (including but limited to the Australian Privacy Principles and the Privacy Act 1988 (Cth)).

This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold on behalf of your client and how to have that information corrected.

### **How do we collect your personal information?**

We collect your personal information directly from you unless it is unreasonable or impracticable to do so. When collecting personal information from you, we may collect in ways including:

- when you complete an application or order for an insurance policy;
- when you request changes to your insurance policy;
- when you make a claim or when we investigate a claim under your insurance policy;
- through your access and use of our website;
- during conversations between you or your broker and us or our representatives;

### **We may also collect personal information from third parties including:**

- people who are involved in insurance decisions and claims such as investigators, actuaries, professional advisors, medical practitioners, hospitals and other health care providers and third party claims managers;
- our related bodies corporate;
- publicly available sources;
- brokers, reinsurers, cedants and cover holders or other underwriting organisations;

### **What if you don't provide some information to us?**

If you do not provide us with the personal information described above, some or all of the following may happen:

- we may not be able to provide the requested products or services to you, either to the same standard or at all;
- we may not be able to process or consider your claim;
- we may not be able to provide you with information about products and services that you may want, including information about discounts;
- we may be unable to communicate with you or on your behalf regarding a claim;

### **Your consent**

By asking us to assist with your insurance needs, request for a product or service, you consent to the collection and use of the information you have provided to us for the purposes described above.

### **How can you check, update or change the information we are holding?**

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information, please contact us at [info@quaymarineinsurance.com.au](mailto:info@quaymarineinsurance.com.au)

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time then a charge will need to be confirmed for responding to the request for the information.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your client's request if this is the case and the reasons for our refusal.

### **What happens if you want to complain?**

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to us at [info@quaymarineinsurance.com.au](mailto:info@quaymarineinsurance.com.au)

Your complaint will be considered by us through our internal complaints resolution process, and we will try to respond with a decision within 45 days of you making the complaint.

To view the full **Quay Marine Insurance Privacy Policy**, please visit our website <https://www.quaymarineinsurance.com.au/>

**Your Duty of Disclosure:**

Before You enter into an insurance contract, You have a duty under the Insurance Contracts Act 1984 (ICA) s.21 and the Marine Insurance Act 1909 (MIA) s.24, 25 and 26 (whichever is applicable) to tell Us, pursuant to the ICA: anything that You know, or could reasonably be expected to know, which may be relevant to Our decision to insure You and on what terms, or pursuant to the MIA: every material circumstance which is known to You or which ought to be known to You which would influence Us in calculating the Premium or determining whether to accept the risk.

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:

Where the Insurance Contract Acts applies, 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.

Where the Marine Insurance Act 1909 applies, if You fail to comply with Your duty of disclosure, We may avoid the contract from its beginning.

Who must tell Us?

Everyone who is insured under the Policy is required to comply with the duty of disclosure, including Your broker or agent.

**Claims In the last 5 years, have you made any insurance claims, or notified an insurer about the potential for a future claim, or been involved in any incident that could have given rise to a claim under this insurance offering?**

- YES
- NO

**In the last 5 years, have you been convicted of any criminal offence, suffered and losses which would have been covered under the proposed insurance policy(s), had any insurance declined or cancelled, application rejected, renewal refused, claim rejected, special conditions imposed or deductibles imposed by an insurer?**

- YES
- NO

**Are you currently or have you previously been declared bankrupt or been involved in a company or business which became insolvent or subject to any form of insolvency administration?**

- YES
- NO

**If yes to any of the above questions, please provide details:**

**Signed By - Print Name**

**Date**

**Signed**