



# Plant and Equipment Hire / Rental

## Questionnaire

### Completing the Questionnaire form

1. This questionnaire must be completed in full including all required attachments.
2. If more space is needed to answer a question, please attach a separate sheet with details.
3. The terms Insured, whenever used in this questionnaire shall mean the insured and all subsidiary companies of the Insured for which coverage is proposed.

### Duty of disclosure

For policyholders who are not a natural person, 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.

#### Individuals

If you are the policyholder and you are a natural person, a different duty of disclosure to the one set out above applies to you. Contact your intermediary or us to ensure you are notified of your duty.

#### 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.

### Privacy

Zurich is bound by the Privacy Act 1988 (Cth). We collect, disclose and handle information, and in some cases personal or sensitive (eg health) information, about you ('your details') to assess applications, administer policies, contact you, enhance our products and services and manage claims ('Purposes'). If you do not provide your information, we may not be able to do those things. By providing us, our representatives or your intermediary with information, you consent to us using, disclosing to third parties and collecting from third parties your details for the Purposes.

We may disclose your details, including your sensitive information, to relevant third parties including your intermediary, affiliates of Zurich Insurance Group Ltd, other insurers and reinsurers, our banking gateway providers and credit card transactions processors, our service providers, our business partners, health practitioners, your employer, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

We may obtain your details from relevant third parties, including those listed above. Before giving us information about another person, please give them a copy of this document. Laws authorising or requiring us to collect information include the Insurance Contracts Act 1984, Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Corporations Act 2001, Autonomous Sanctions Act 2011, A New Tax System (Goods and Services Tax) Act 1999 and other financial services, crime prevention, trade sanctions and tax laws.

Zurich's Privacy Policy, available at [www.zurich.com.au](http://www.zurich.com.au) or by telephoning us on 132 687, provides further information and lists service providers, business partners and countries in which recipients of your details are likely to be located. It also sets out how we handle complaints and how you can access or correct your details or make a complaint.

### Reasonable precautions and fraudulent acts

You must take all reasonable precautions for the maintenance and safety of the Insured Property and prevention of loss. We will not be liable for any loss, damage, injury or liability arising from a deliberate or fraudulent act committed by you or on your behalf.

### Policy details

For full details of cover, please refer to the Product Disclosure Statement and Policy wording which sets out the terms and conditions of cover offered. This is available from your local Zurich Office or your intermediary.

## 1 Business description and operations

Name of Insured

.....

1. Detail principal activity

.....

.....

2. How many years in business?

.....

3. What % of the overall revenue relates to rental/hire?

.....

4. Detail type of equipment generally hired

.....

.....

5. Revenue Analysis

Activity	Revenue	
	%	\$
Rental Dry Hire		
Rental Wet Hire		
Sub Hire (ie hired in equipment)?		
TOTAL		
Sales of Used Equipment	N/R	

6. Detail Company revenue for each of past 5 years

Current year	\$
1 year ago	\$
2 years ago	\$
3 years ago	\$
4 years ago	\$

7. Please provide approximate % split between Registered and Unregistered Equipment (excluding sedans, utes, trucks etc)

Registered Equipment                      %      Unregistered Equipment                      %

.....

8. Please enclose schedule detailing all equipment to be covered, whether registered or unregistered and which State & location (ie Suburb / Town) equipment is located

## 2 Customer profile

1. Detail customer profile to whom equipment is hired

.....

.....

2. What is the average period of hire?

.....

3. What is the longest period of hire?

.....

4. What is the average % of equipment on hire at any given time?                      %

.....

5. Other depots

.....

6. Is there a requirement for operator qualifications for certain types of equipment that is dry hired (eg, Licence or Ticket to operate)?

Yes  No

If 'Yes', please provide details of your procedures to check these qualifications

.....

.....

**2 Customer profile (continued)**

7. Is any equipment used in underground mining, forestry or work over water? Yes  No   
 If 'Yes', please provide details

.....  
 .....

8. Do you sub hire equipment? Yes  No  If 'Yes', please detail

(a) From who equipment is sub hired

.....

(b) Type of equipment sub hired

.....

(c) Average amount of sub hire equipment at any given time

.....

9. Under the terms of the Sub Hire Agreements, are you required to provide indemnity for damage to equipment and liability to third parties? Yes  No   
 If 'Yes', please provide details

.....  
 .....

10. Under the terms of your Hire Agreement, please detail approximate % of who is responsible for insurance of the hired equipment and average period of hire

Activity	Responsible to Insure	A/V Period of Hire
Customer	%	
You	%	

11. If customer is responsible to insure, do you insist on proof of current insurance at time of hire? Yes  No

If 'Yes', do you note particulars of customer's insurance on your records, keep a copy of their Certificate of Currency etc? Yes  No

12. Please enclose copy of your Hire Agreement

.....

**3 Security /Site risks**

1. Detail major location of operations

.....  
 .....

2. What is the maximum value of equipment at this location? \$

3. Detail other locations of premises

.....  
 .....

4. Do values of equipment at any of these premises exceed \$10,000,000? Yes  No   
 If 'Yes', please provide details

.....  
 .....

5. Is equipment on your premises held in:

(a) Unsecured open area? Yes  No

.....

(b) Secured locked compound? Yes  No

.....

(c) Enclosed covered area? Yes  No

.....

**3 Security /Site risks**

6. Does the yard area have security lighting? Yes  No   
Is it permanently on at night? Yes  No   
Is it motion sensor activated? Yes  No
7. Do security guards patrol premises? Yes  No   
If 'Yes', do the guards stay on the premises permanently overnight? Yes  No   
If 'No', do they provide a visiting patrol service? Yes  No
8. Does any equipment have anti theft locks or immobilisers fitted? Yes  No   
If 'Yes', please provide details  
.....  
.....  
.....  
.....
9. Is any equipment fitted with automatic fire suppression systems? Yes  No   
If 'Yes', please provide details  
.....  
.....  
.....  
.....
10. Are there any additional security measures or precautions taken? Yes  No   
If 'Yes', please provide details  
.....  
.....  
.....  
.....

**4 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 <b>X</b>	Date / /
-----------------------	-------------