

# PROFESSIONAL INDEMNITY INSURANCE SUPPLEMENTARY APPLICATION

## YOUR DUTY OF DISCLOSURE

This Policy is subject to the Insurance Contracts Act 1984 (Act). Under that Act You have a Duty of Disclosure.

Before You take out insurance with Us, You have a duty to tell Us of everything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms. If You are not sure whether something is relevant You should inform Us anyway.

You have the same duty to inform Us of those matters before You renew, extend, vary, or reinstate Your contract of insurance. The duty applies until the Policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time).

If anything changes between when the answers are provided to Us or disclosures are made and the Relevant Time, You need to tell Us.

Your duty however does not require disclosure of matters that:

- reduce the risk;
- are common knowledge;
- We know or, in the ordinary course of Our business, ought to know; or
- We have indicated We do not want to know.

If You do not comply with Your duty of disclosure, We may be entitled to:

- reduce Our liability for any claim;
- cancel the contract;
- refuse to pay the claim; or
- avoid the contract from its beginning, if Your non-disclosure was fraudulent.

## PRIVACY STATEMENT

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs), which will ensure the privacy and security of your personal information.

Our Privacy Policy explains how we collect, use, disclose and handle your personal information as well as your rights to access and correct your personal information and make a complaint for any breach of the APPs.

A copy of our Privacy Policy is located on our website at [www.sura.com.au](http://www.sura.com.au)

Please access and read this policy.

If you have any queries about how we handle your personal information or would prefer to have a copy mailed to you please ask us.

If you wish to access your file please ask us.

## AGENT OF INSURERS

SURA Construction Pty Ltd acts as the agent of the insurer and not as your agent when issuing insurance policies, dealing with or settling any claims.

## IMPORTANT NOTICES

### 1. Inception of cover

Cover will not commence until:

- a) You have answered ALL questions and signed the Declaration; AND
- b) You or your broker accept our quotation and advise us of the Project start date by e-mail; AND
- c) We confirm by e-mail the inception date of the Policy.

### 2. Claims

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

### 3. Excess

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

### 4. Liability assumed under Agreement

This policy does not cover liability which you have agreed to accept unless you would have been so liable in the absence of such agreement.

---

Applicant Name

---

Complete the following table and indicate by a percentage estimate against each of the following Categories.

CATEGORY	%	CATEGORY	%
Projects where you only undertake construction works and do not provide any Professional Services	<hr/>	Projects where you provide Professional Services in addition to construction works	<hr/>
Projects where you undertake construction works using in-house designs prepared by your own staff	<hr/>	Projects where you only provide Professional Services (other than project/construction management) and do not undertake any construction works	<hr/>
Projects where you undertake construction works using designs from external architects or engineers	<hr/>	Projects where you only provide project/construction management services and do not undertake any construction works	<hr/>

---

Do you have any professionally qualified designers on staff?  Yes  No

Do you undertake any building works that involve "cutting edge" design or use unconventional materials or building methods? If Yes, please provide details in the space below  Yes  No

---

---

Are you involved in property development or construction works in which you have any form of owners or financial interest? If Yes, please provide details in the space below  Yes  No

---

---

Have you made any Professional Indemnity claims in the last 3 years? If Yes, please provide details in the space below  Yes  No

---

---

Use the space below to provide us with any other information that you feel is material to our decision to accept this risk

---

---

## DECLARATION

I/We declare that:

- 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 information.
- I/We agree to accept the insurance subject to the terms, exclusions, conditions and limitations of the Insurer's Policy wording.
- I/We have received and understand the Important Notices attached to this Application.
- I/We authorise SURA Construction Pty Ltd to obtain or supply details of claims and other relevant information.
- I/We authorise SURA Construction Pty Ltd to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_