

# Federal Pacific Insurance Limited

## CONTRACTORS ALL RISKS PROPOSAL FORM

Agent: \_\_\_\_\_

Policy Number: \_\_\_\_\_

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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### YOUR DUTY OF DISCLOSURE

You must tell us of all information you know (or could reasonably be expected to know) which would influence the judgement of a prudent underwriter whether or not to accept your application, and if it is accepted, on what terms and at what cost.

**Examples of information you may need to disclose include:**

- anything that increases the risk of an insurance claim.
- any criminal convictions in the last 7 years or where imprisoned;
- if another insurer has cancelled or refused to renew insurance or has imposed special terms.
- any insurance claim you have made in the past.

**Examples of information you do not need to disclose include:**

- anything that reduces the risk of an insurance claim.
- anything we say you do not need to tell us about.
- anything that is common knowledge.
- anything you have already told us, or that we should be expected to know in the ordinary course of our business.

These examples are a guide only. If you are not sure whether you need to disclose a particular piece of information, please ask.  
**WHEN IN DOUBT - DISCLOSE. ALL INFORMATION WILL BE TREATED CONFIDENTIALLY.**

### DETAILS OF APPLICANT(S)

Notices are to be sent to Principal  Contractor  New Client  Existing Client

Principal Owner: \_\_\_\_\_

Postal Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Contractor \_\_\_\_\_

Postal Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

The insured is to be the Principal, Contractor, and \_\_\_\_\_

Interested Parties: \_\_\_\_\_

Mortgagee

Contract Location/Village: \_\_\_\_\_

Period of Insurance From \_\_\_\_\_

to \_\_\_\_\_

at 4pm Plus 30 days Maintenance Period

## ITEMS INSURED

It is a requirement that the Sums Insured stated are total replacement costs and advisable that due allowance be made for inflation during the contract period.

| Item  | Sum Insured  |
|---|--|
| 1. Contract price (including temporary work)  |  |
| 2. Material supplied by the principal or free to contractor                                       |  |
| 3. Demolition and removal of debris after loss (including preparation costs for replacement work) |  |
| 4. Architects', Engineer's, Consultant's fees   |  |
| 5. Existing structure (where contract involves extensions or alterations to these age/years)      |  |
| 6. Contractor's temporary buildings/site huts (state number)                                      |  |
| 7. Contractors plant and machinery (complete Note ii)   |  |
| 8. Employees' hand tools (complete Note iii)  |  |
| 9. Testing and commissioning of plant   | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 10. Transit of items to be included in construction works   | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 11. Cyclone & Natural Disaster  |  |

- i. Do NOT include items 5 to 8 if they are covered by any other insurance policy during the period of the construction works.
- ii. Please state type and quantity of **construction plant & equipment** together with the value per article and its age, (item 7).
- iii. **Plant and Machinery** e.g. sawbench, bandsaw, diggers, bulldozers, hoist.

Is any of the plant listed above hired?      Yes       No

**Equipment** e.g. Scaffolding, planks, shutters, reusable formwork, Accro Props.

### Employees Tools

The sum insured under Item 8 is the maximum limit for any one claim per employee multiplied by

- A. The total number of employees which is \_\_\_\_\_  
**OR** (if 5 employees or less)
- B. The total number of employees named here:

## CONTRACT CONDITIONS

1. What are the conditions of the Construction Works contract? Please provide a copy.
- 
- 
2. Have any variations been made to the standard conditions of contract?  
(If "Yes", attach a copy) Yes  No
3. If progressive handover is to apply, please give details of areas, dates and values.
- 
- 

4. Is this project to be undertaken on a "Labour only" basis? Yes  No
5. Is the contract a:  
(a) lump sum? Yes  No   
(b) schedule rate? Yes  No   
(c) cost plus? Yes  No
6. If the contract is a fixed price, is it subject to inflation adjustment? Fixed  Adjustable   
If adjustable, has this been allowed for in the sum insured? If "No, please state reason: Yes  No
- 
- 

7. Name any Sub-contractors and the work they will be doing:
- 
- 

## CONSTRUCTION WORKS DETAILS

1. Description of construction works: (For construction works exceeding \$250,000, plans and specifications must be provided.)
- 
- 

- (a) Foundations - type: \_\_\_\_\_ Level of deepest excavation: \_\_\_\_\_
- (b) Piles: Type \_\_\_\_\_ Value \_\_\_\_\_ Number \_\_\_\_\_ Depth \_\_\_\_\_
- (c) Construction methods (i.e. timber frame, portal frame, tilt slab etc.) \_\_\_\_\_
- 
- 

- (d) Construction Materials: floors \_\_\_\_\_ walls \_\_\_\_\_ roof \_\_\_\_\_  
ceilings: flat  raked

(e) Dimensions (e.g. length, width, height) \_\_\_\_\_  
(f) Number of floors \_\_\_\_\_ Number of basements \_\_\_\_\_  
Height per storey - Ground storey \_\_\_\_\_ Other storeys \_\_\_\_\_

2. Give full details (as far as applicable) regarding the following:

(a) Geological and subsoil conditions: \_\_\_\_\_

(b) Will the contract involve laying of a drainage system? Yes  No  If 'Yes', give full details  
if 'Yes', what is the value of the drainage system? \_\_\_\_\_

(c) Ground water level \_\_\_\_\_

(d) Name of and distance to nearest river, lake or sea etc. \_\_\_\_\_

(e) Height of site above such river or sea etc.  
(i) Low water \_\_\_\_\_ (ii) Mean water \_\_\_\_\_ (iii) Highest level ever recorded \_\_\_\_\_

(f) What precautions are taken to prevent the site from flooding? \_\_\_\_\_

(g) Meteorological conditions during construction period (rainy season, storm, rainfall per hour, per day, per month)

3. Is cover to apply at premises other than the site of the contract? Yes  No

If "Yes", please give full details: \_\_\_\_\_

4. Does this work involve alterations or additions to existing buildings? Yes  No

If "Yes"

(a) who is responsible if existing buildings(s) are damaged?

(b) who is to insure existing building and its contents?

(c) is the value you have stated in the schedule of items for Existing Building:  
Indemnity value (current)  New replacement value  Other

5. If this contract is an extension to a house, will it be habitable during the contract period? Yes  No

## LEGAL LIABILITY TO OTHERS

| Item | Description  |  | Sum Insured |
|------|--|--|-------------|
| 1    | Do you require your legal liability to others to be insured?                       | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$          |
| 2    | Do you require your legal liability to others from defective design to be insured? | Yes <input type="checkbox"/> No <input type="checkbox"/> | \$100,000   |

If "Yes" to 1, what property surrounds the construction site and what public services, cables or drains (other than those incorporated in the construction) cross the site?

Are explosives to be used? Yes  No

If "Yes", give full details of any blasting operations including the method of firing, class of explosive and quantity to be used, average weight of charges, warning methods employed and location of work and storage in relation to Third Party property.

Do any public services, roads, railways or canals cross the site or does the line of construction cross (whether through, over or under) any public services (including telephone, gas, electricity services), roads, railways, canals or any Third Party property? Full details of the method of crossing and the volume of traffic involved must be given.

If work is carried out in existing premises or installations or as an addition thereto, give full details of the nature and construction of the premises, their value and the category of business carried on therein.

If you are the main contractor and are using sub-contractors, do you require them to give you an indemnity in the same way that you have to give one to the principal?

Yes  No

## GENERAL QUESTIONS

1. Does anyone (other than the Insured) have a financial interest in any property?

Yes  No

If "Yes", please give details of interested party:

Name: \_\_\_\_\_

Address/Village: \_\_\_\_\_

2. Have you ever:

- (a) Been imprisoned for any criminal offence, or
  - (b) Has any other conviction for any other criminal offence within the last 7 years, or
  - (c) Had any prosecution pending for any criminal offence?
- Yes  No

**If "Yes", please give full details:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**BACKGROUND INFORMATION ON ALL THE INSURED(S)**

1. Give details of similar work undertaken by any insured, together with values:

\_\_\_\_\_

\_\_\_\_\_

- 2. Has any insured had previous construction insurance? Yes  No
- 3. Has any insurance company declined, cancelled, refused to renew or imposed special terms on any construction risks policy in which any insured has had an interest? Yes  No

**If "Yes", please give full details:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- 4. (a) in the last 5 years has any insured (or any officer of any insured) been prosecuted for any building or construction offence? Yes  No
- (b) in the last 5 years has any insured (or any officer of any insured) been prosecuted for any occupational, safety or health offence by a Government department? Yes  No
- (c) Has any insured (or officer of any insured) ever been bankrupted? Yes  No
- (d) Has any insured (or any officer of any insured):
  - (i) Ever been imprisoned for any criminal offence, or
  - (ii) Had any conviction for any other criminal offence within the last 7 years, or
  - (iii) Any prosecution pending for any criminal offence?Yes  No

**If "Yes", to any of the questions above please give full details: (Add extra page if needed):** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5. Give details of any claims any insured had made against any construction risks policy or any public liability policy in the last 5 years. (Show: date, damage, cause, amount of claim, type of policy and the insurance company involved.)

\_\_\_\_\_

\_\_\_\_\_

6. Give details of any other loss or damage or public liability claims made against any insured exceeding \$500 sustained on construction works undertaken by an insured during the last 5 years, whether insured or not.

\_\_\_\_\_

\_\_\_\_\_

## AGREEMENT

I agree that:

**1. MATERIAL FACTS**

- (a) All information given to FPI (whether oral or written) is correct.
- (b) All material facts have been disclosed (see "Your Duty of Disclosure" on page 1).

**2. TERMS OF POLICY**

The terms of FPI's policies are accepted.

**3. AGENCY**

Anyone who assists me to complete this Proposal Form is acting as my agent only.

**Signed by the customer or customer's broker or agent:**

Signature: ..... Name: .....

Position: (Director, Secretary etc.): ..... Date: .....