



### IMPORTANT NOTICE

The information provided in this proposal will form the basis of any contract of insurance entered into. Please read the following notices carefully and ensure you answer all questions in full and read and sign the Declaration at the end.

### FOR CLAIMS MADE INSURANCE

This is a proposal for a 'Claims Made' policy of insurance. This means that the policy covers you for any claims made against you and notified to the insurer during the policy period. The policy does not provide cover in relation to:

- pollution conditions that occurred prior to the retroactive date (if one is specified) in the policy;
- any claim made, threatened or intimated against you prior to the commencement of the policy period;
- any claim or fact that might give rise to a claim, reported or which can be reported to an insurer under any insurance policy entered into before the commencement of the policy period;
- any claim or fact that might give rise to a claim, noted in this proposal or any previous proposal;
- any claim arising out of any fact you are aware of before the commencement of the policy period;
- any claim made against you after the expiry of the policy period.

However, the effect of Section 40(3) of the Insurance Contracts Act 1984 (Cth) is that where you become aware, and notify us in writing as soon as is reasonably practicable after first becoming aware but within the policy period, of any facts which might give rise to a claim against you, any claim which does arise out of such facts shall be deemed to have been made during the policy period, notwithstanding that the claim was made against you after the expiry of the policy period.

### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

This includes but is not limited to every fact and matter that you know, or could reasonably be expected to know that might give rise to a claim against you. This may also include information which is additional to the questions asked in this proposal form.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. This means that prior to renewal or any policy variations, as well as advising of new information, you also need to advise the insurer of any changes to the facts previously notified.

Your duty however does not require disclosure of matter:

- · that diminishes the risk to be undertaken by the insurer;
- · that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

### PRIVACY NOTICE

Liberty Specialty Markets Singapore Pte Limited, Labuan Branch (Company No. LF12903) previously known as Liberty International Underwriters Pte Limited, Labuan Branch (Company No. LF12903) (Liberty) is an insurer authorised by the Labuan Financial Services Authority to conduct general insurance business in Labuan. It is a member of the United States-based Liberty Mutual Group. Liberty's contact details are:

Address: 9-7, Wisma UOA Damansara 2, No. 6, Jalan Changkat Semantan, Damansara Heights 50490 Kuala

Lumpur, Malaysia

Phone: +60 3 2082 4000

Liberty is bound by the Personal Data Protection Act 2010 and its associated Personal Data Protection Principles when it collects and handles your personal data.

Liberty collects personal data, including from insurance brokers and insurers, in order to provide its services and products, manage claims and for purposes ancillary to its business. Liberty passes it to third parties involved in this process such as Liberty's related companies, reinsurers, agents, loss adjusters and other service providers. We may store your information with third party cloud or other types of networked or electronic storage providers. Third parties may be located locally or overseas in the United States, Canada, United Kingdom, Hong Kong, Australia and Malaysia. Your information may be transferred to countries without comparable data protection laws if it is reasonably necessary to provide you with the products or services you seek from Liberty. If you do not provide the personal data Liberty or other relevant third parties require to offer you specific products or services, Liberty may not be able to provide the appropriate type or level of service.

If you wish to gain access to or correct your personal data, make a personal data complaint, or if you have any query about how Liberty collects or handles your personal data please write to Liberty's Privacy Officer at the address above or by emailing: privacy.officer.ap@libertyglobalgroup.com. To obtain a copy of Liberty's Privacy Policy go to Liberty's website (www.libertyspecialtymarkets.com.my) or request a copy from Liberty's Privacy Officer.

When you give Liberty personal or sensitive information about other individuals, Liberty relies on you to provide its Privacy Notice to them. If you have not done this, you must tell Liberty before you provide the relevant data.



### INSTRUCTIONS

**Important**: Please answer all questions <u>fully</u>. If any section does not apply, please indicate with N/A. All questions will be deemed to be answered in respect of all entities & persons to be insured under this policy. If the space provided is insufficient please include attachments on your company letterhead.

This application must be signed and dated by an owner, principal or other duly authorised person. Please submit the following with this application:

Environmental Audit Reports for each location requiring coverage (if available)
Information on any previous environmental coverage and environmental loss experience
Environmental site management plan

## **Coverage Desired**

Same coverage, limits and deductibles as per expiring policy

Please identify additional coverage desired and/or changes to expiring limits and deductibles

APPLICATION FOR FIXED SITE POLLUTION LIABILITY

THE INSURED

1.	Named Insured					
2.	Postal Address					
3.	Period of Insurance	e				
	From:		at 4pm	Local Stand	dard Time	
	То:		at 4pm	Local Stand	dard Time	
4.	Are there any new	/additional parties to be noted on the policy?	Yes	s	No	
	If Vac nlesse desc	cribe their relationship to the Insured:				



5.	designated in the current policy?	naments to the Covered Locations	Yes	No
	If Yes, please identify:			
6.	Are there any changes to the op- designated in the current policy?	perations at the Covered Locations	Yes	No
	If Yes, please identify:			
7.	Have any updated Environmental current policy period? E.g. Monitorir	Reports been conducted during the ng Reports, Audits, Surveys, etc.	Yes	No
Т	If Yes, please provide details and country of the second o	opies of the reports		
8.	Actual Revenue Current			
Ο.	Period of Insurance			
9.	Estimated Revenue for forthcoming Period of Insurance			
10.	Actual Wages Current Period Of Insurance			
11.	Estimated Wages for forthcoming Period of Insurance			

# COVERAGE DETAILS

12. Are there any changes to the insured limits, deductibles or coverage required?

\$

s No

If Yes, please complete questions 13, 14 and 15:

13. Limits

Occurrence Limit Aggregate Limit

14. Deductible

\$

If you require further options, please discuss with your broker



15. Please select required coverage:

а.	Clean-up Costs Resulting from New Pollution Conditions		
Э.	Clean-up Costs Resulting from Pre-Existing Pollution Conditions		
d.	Bodily Injury and Property Damage Resulting from Pollution Conditions Bodily Injury, Property Damage and Clean-up Costs Resulting from Transpo If selecting this coverage option, please complete question 12	rted Cargo	
e.	Business Interruption Expense Caused by Pollution Conditions		
f.	Crisis Containment Expenses resulting from Pollution Conditions		
16.	Coverage Option D - "Transported Cargo" Additional Questions		
a.	Number of Licensed Motor Vehicles:		
b.	Please attach your Motor Vehicle list		
C.	Are hazardous materials transported?	Yes	No
	If Yes, please provide a description of such materials		
d.	Please provide a description of all cargo being transported:		
e.	Do you perform vehicle maintenance on site or is it provided by a third party?	On-site	Off-site
	Please describe:		
f.	Distance travelled:		
i.	Owned / Leased:		
ii.	Third Party:		



PERFLUOROALKYL or POLYFLUOROALKLY S	SUBSTANCE (	(PFAS)
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17.	Have any PFAS, or any materials or products that may have contained any PFAS, ever been manufactured, used or stored at any Covered Location?If yes, please provide details	Yes	No
AQI	UENOUS FILM FORMING FOAM (AFFF)		
18.	Do any operations conduction, or any materials stored, used or manufactured at any Covered Property have fire suppression requirements other than water If yes, please provide details	Yes	No
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19.	Have any AFFF fire suppressants ever been used or stored at any Covered Property? Summary would suffice), or equivalent for our review.  If yes, please provide details	Yes	No
	The year of the detailed	ı	
20.	Have there been any fires at a Covered Property that used AFFF based fire suppressant to extinguish the fire?If	Yes	No
	yes, please provide details		
04	Have these areas for tweining average of the traced AFFF newfarment		
21.	Have there ever been any fire training exercises that used AFFF performed at any Covered Property?  If yes, please provide details	Yes	No



SECURITY

22.	Does the company have an established Cyber Security Strategy in p extends beyond data protection?	lace that	Yes	No
23.	How does the company ensure that cyber security risk management in the company's overall risk management practices?	is integrated		
24.	What is the company's approach towards external and internal penet and vulnerability assessments?	ration tests		
25.	How are critical vulnerabilities remedied once identified? What chang being implemented as a result of a recent breach?	es are now		
26.	Please provide a copy of your Cyber Incident Response Plan (E. Summary would suffice), or equivalent for our review.	xecutive		
C	LAIMS INFORMATION			
27.	At the time of signing this application, does the company know of any facts or circumstances which may reasonably be expected to result in a claim or claims being asserted against the company for environmental clean-up or response, or for bodily injury or property damage arising from the release of pollutants into the environment?	Yes	No	
	If Yes, please describe:			



#### **DECLARATION**

(To be signed by a partner or director.)

I, the undersigned, declare and acknowledge:

- that I am, after enquiry, authorised by all person(s) or entities seeking insurance, to make this proposal;
- that after enquiry, all information supplied in this proposal and any supporting documents attached to this proposal or supplied separately, is true and correct and I have not withheld any material information from this proposal
- that this proposal and any accompanying documents shall form or partly form the basis of the contract proposed.
- that until a Contract of Insurance is entered into, I am obliged to inform Liberty Specialty Markets of any changes to any information supplied or of any new information that is relevant;
- that I understand Liberty ISpecialty Markets relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that I have read and understood the Important Notices which form part of this proposal;
- that I understand that no insurance is in force until a Contract of Insurance is entered into, which is upon the Proposer's acceptance of an offer by Liberty Specialty Markets, if any.
- that the proposed Insured is a small business with a turnover of less than AU\$2 million in the last financial year. Note that if No is selected or this question is left blank, in accordance with Ch 8, Pt 5A of the *Duties Act 1997 (NSW)*, from 1 January 2018 Liberty will charge stamp duty on risks that 1) occur within or partly within NSW or 2) cover NSW property. Yes No

Signed

Print Name

Title

Dated

### HAVE YOU REMEMBERED TO ATTACH THE FOLLOWING?

Environmental Audit Reports for each location requiring coverage (if available)
Information on any previous environmental coverage and environmental loss experience
Environmental site management plan



# APPENDIX A – ADDITIONAL LOCATIONS TO BE ADDED TO THE POLICY

Address	Current Land Use	Prior Land Use	Surrounding Land Use	
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# APPENDIX B – STORAGE TANKS

21. Are tanks present at your site?

If Yes, please complete

Above or below Year installed Tank Capacity Tank Construction Contents of Tank Condition of Tank Type of leak detection