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**Manufacturing  
Premises Pollution  
PROPOSAL FORM**

[libertyspecialtymarkets.com.hk](http://libertyspecialtymarkets.com.hk)



**Liberty**  
Specialty Markets

**Important Notice**

The clauses herein are made pursuant to laws applicable in Hong Kong.

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.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

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.

**Non Disclosure**

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning. The insurer may keep any premium that you have paid for this contract of insurance.

**Inadequate Space To Answer**

If there is inadequate space to answer any of the questions or make any comment or you need to disclose something to us because of your duty of disclosure, please attach a separate piece of paper to this questionnaire giving full details of additional information.

**1. THE APPLICANT**

a. Full name of Applicant to be insured

b. Applicant's mailing address

Street

City

Country

Postcode

c. Full address of covered locations

d. Describe business activities

e. Does the Applicant, its directors, officers or any other person to the knowledge of the Applicant have or in the past have had knowledge of any, threatened or suspected post-site contamination, incidents, notifications and/or claims involving any of Applicant's Covered Locations and business activities during the last five (5) years?

Yes

No

**2. CONDITIONS**

- a. Annual revenue to be less than HKD 150,000,000
- b. No cover in place until confirmed in writing by Liberty Hong Kong
- c. This proposal form can be emailed to almerick.leung@libertyglobalgroup.com
- d. The indicative pricing below is subject to Q,1e. being 'No'
- e. This pricing is before HKIA levy for a 12-month policy period, and the minimum premium cannot be short termed
- f. All premiums are valid until 1 September 2024
- g. Coverage provided by Liberty Manufacturing Premises Pollution Policy Wording

Individual case underwriting is required if the submission deviates from condition 2a & 2d above

**3. COVERAGE**

- a. Clean-up Costs Resulting from New Pollution Conditions
- b. Bodily Injury and Property Damage Resulting from Pollution Conditions
- c. Bodily Injury, Property Damage and Clean-up Costs Resulting from Transported Cargo
- d. Crisis Containment Expenses Resulting from Pollution Conditions (USD 100,000)

**4. INDICATIVE PRICING (HK\$)**

Limit options	Deductible	Premium options by segments			
		Toys	Consumer electronics	Medical devices	Others
4,000,000	39,000	31,248	42,965	53,121	58,589
8,000,000	39,000	45,309	61,714	78,119	85,150

**DECLARATION**

(To be signed by a Partner, Principal or Director.)

I, the undersigned understand, declare and acknowledge:

- that I understand that I am to disclose in this form, fully and faithfully, all the facts that I know or ought to know, otherwise the Policy issued hereunder may be void and I may receive nothing from the Policy;
- 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 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 Specialty Markets relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that if a Contract of Insurance is entered into, all information and documentation supplied in proposing for this insurance shall be incorporated into and form part of such Contract of Insurance;
- that I have read and understood the Important Notices including the Privacy Notice 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 Proposers acceptance of an offer by Liberty Specialty Markets, if any.

Signature

Date

Name (please print)

Title

**Privacy Notice**

Liberty Specialty Markets Hong Kong Limited (No. 2400200) (Liberty) is a company incorporated and authorised to conduct insurance in Hong Kong. It is a member of the United States-based Liberty Mutual Group (LMG). Liberty's contact details are:

Address: Suites 2401-04 24/F Cityplaza One, 1111 King's Road Tai Koo Shing, Hong Kong Phone: +852 3655 2600

Liberty is bound by the Personal Data (Privacy) Ordinance (Cap. 486) and its associated Data Protection Principles when it collects and handles your personal data.

Liberty collects personal data, including from insurance brokers, 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, Singapore, 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](mailto:privacy.officer.ap@libertyglobalgroup.com). To obtain a copy of Liberty's Privacy Policy go to Liberty's website ([libertyspecialtymarkets.com.hk](http://libertyspecialtymarkets.com.hk)) 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.