

IMPORTANT INFORMATION
please read this first

carrier's combined package policy information

The CARRIER'S COMBINED PACKAGE allows Carriers the flexibility to include transit and Carrier's Liability covers in the one integrated insurance policy. It is structured into separate covers for Carrier's Goodwill, Carrier's Indemnity and Carrier's Liability, allowing you to select the combination of covers you require.

All three covers contain the following benefits:

- No underinsurance or average provisions
- Provision to include cover for subcontractors
- Automatic re-instatement of the sum insured following a claim
- No turnover adjustment required if deposit premium \$2,000 or less
- Cover for general average, salvage contributions
- Plain language policy wordings.

CARRIER'S GOODWILL COVER gives you the right to make a commercial settlement to your valued customers, regardless of your legal liability. You select which losses you want us to settle.

If selected by you, we will, at your request, cover all insured consignments against physical loss or damage directly caused by fire, explosion, lightning, flood, collision or overturning of the conveyance, jackknifing, derailment, impact, highjacking or armed hold-up, crashing or forced landing of aircraft, and war risks for sea and air transits only. If the loss relates to livestock, we also include mustering and agistment costs, and the reasonable costs to avoid or minimise any further deaths arising out of the loss.

Cover exclusions are loss or damage that existed or occurred prior to the commencement of the insured transit, mechanical, electrical or electronic breakdown or malfunction, nuclear risks, loss of market or consequential loss.

Automatically includes cover for shipping containers, new companies purchased or formed by you.

Accident site clean-up costs, disposal of debris and decontamination of your premises are also included.

Optional extensions include accidental physical loss or damage during loading or unloading, theft pilferage and non delivery, malfunction or breakdown of refrigerating machinery (4 hour time excess), and water and/or hail.

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CARRIER'S INDEMNITY COVER gives ACCIDENTAL PHYSICAL LOSS OF OR DAMAGE cover, where, in advance of the insured transit, you have contracted with certain of your customers, in writing, to indemnify them for accidental physical loss or damage to their goods. It does not allow your named customers to claim directly on this policy.

The policy includes cover for malicious damage, strikes, riots or civil commotions, and insufficiency or unsuitability of packing or preparation (unless caused directed or agreed by you, your consignor or the customer). Air and sea transits are covered for war risks while the goods are on board a ship, vessel or aircraft.

Automatically includes cover for shipping containers, new companies purchased or formed by you.

Accident site clean-up costs, disposal of debris and decontamination of your premises are also included.

Cover exclusions include loss or damage that existed or occurred prior to the commencement of the insured transit, mechanical, electrical or electronic breakdown or malfunction, nuclear risks, loss of market or consequential loss.

CARRIER'S LIABILITY COVER is only available to those Carriers who have Consignment Notes and/or contracts containing terms, conditions and exclusions that are approved by us, and who endeavour to have consignment notes signed or their contract terms imposed as a standard management practice. Once your consignment note conditions and contract terms are approved by us, we do not exclude or reduce cover if a consignment note is not signed or issued.

If this cover is accepted, we cover you if an Australian Court finds, or we accept, that you are legally liable to pay compensation for loss or damage to the goods carried by you, in the ordinary course of transit. We also cover your legal defence costs, claimant's legal expenses, interest, clean up costs and any other charges awarded against you.

IMPORTANT. The above is only a summary of the cover provided under each cover.

Full details of the cover, limitations, exclusions, conditions and other benefits are contained in the Policy. Please retain this section and complete the attached application form in black or blue pen. If there is insufficient space, attach additional information on a separate sheet of paper.

carrier's combined package application

Section 1 information for all covers

Applicants name (include Subsidiary Companies)

ABN Number

Address

State Postcode

Telephone No. () Fax No. ()

Email

Web site address:

How many years has the business been established? years

Description of the goods / merchandise / livestock carried:

Do you carry goods in your own vehicles? No Yes

How many vehicles do you own / operate?

Specify the geographic area in which you operate and require cover (e.g. anywhere in NSW)

Cover requested from / / to / / @ 4:00pm

Your estimated Gross freight earnings	From goods that you contract to carry in your own vehicles	Paid to your subcontractors	When you sub-contract for other carriers
General cargo	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Refrigerated / perishable goods	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Livestock	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Household removals	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Section 2 carrier's goodwill cover

Do you require CARRIER'S GOODWILL COVER (nominated risks):

- for goods that you contract to carry in your own vehicles? No Yes
- for your Subcontractors when they carry for you? No Yes
- when you subcontract on behalf of other Carriers? No Yes

Do you wish to include cover for:

- Accidental physical loss or damage during loading and unloading? No Yes
- Theft, pilferage and non-delivery? No Yes
- Malfunction or breakdown of refrigerating machinery (4 hour excess)? No Yes
- Rain, water and / or hail damage? No Yes

LIMIT OF LIABILITY required for any one vehicle? \$ For any one event or occurrence? \$

Do you wish to bear an excess? No Yes If Yes, how much excess? \$

Section 3 carrier's indemnity cover

Do you require CARRIER'S INDEMNITY COVER (accidental physical loss or damage cover for named customers that you have agreed to indemnify)? No Yes If Yes, complete hereunder.

Name of Customer indemnified by you	Type of goods carried	Limit of Liability any one load	Estimated Gross Freight Earnings	Excess required, per client, per load
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

ADD ADDITIONAL NOMINATED CLIENTS BY INCLUDING A SEPARATE LIST.

Section 4 carrier's liability cover

Do you require CARRIER'S LIABILITY COVER? No Yes If Yes, complete hereunder.

Do you wish liability cover for goods:

- that you contract to carry in your own vehicles? No Yes
- carried for you by your Subcontractors? No Yes
- when you subcontract on behalf of other Carriers? No Yes

LIMIT OF LIABILITY required for any one vehicle? \$ For any one event or occurrence? \$

Amount of **additional** cover requested for legal defence costs (automatic \$250,000) \$

Do you wish to bear an excess? No Yes If Yes, how much excess? \$

Do you use Consignment Notes or Conditions of Carriage? No Yes If Yes, please attach a copy to this application.

Will there be any contracts where the standard terms conditions and limitations are materially different to those contained in the consignment note / conditions of contract supplied? No Yes If Yes, supply a copy of each of those that differ.

Do you always endeavour to have consignment notes signed by both the forwarder and receiver?

No Yes If NO, please detail reasons

When subcontracting for other carriers, do you accept any liability? No Yes If Yes, please provide details

Section 5 previous insurance (all covers)

	Current year	Previous year 1	Previous year 2
Actual Gross Freight Earnings			
Value of claims paid & outstanding			
Number of claims			
Amount of Policy Excess			
Name of Insurer			

In the last five years, has any Insurer declined or cancelled Insurance, refused to invite renewal, or imposed any special conditions on any of the applicants above? No Yes If Yes to any of these, please supply full details as an attachment.

Is the property insured:

- a) predominantly and
- b) ordinarily

used by the insured, a relative of the insured or any person with whom the insured resides, for:

- personal, domestic or household purposes, or commercial, retail, business, or any other purpose not described above?

Section 6 privacy**We respect your Privacy****Privacy Statement**

The Privacy Act 1988 (as amended) now applies and requires us to inform you that:

Purpose of collection

We collect personal information (this is information or an opinion about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) for the purposes of providing insurance services to you, including:

- evaluating your application,
- evaluating any request for a change to any insurance provided,
- providing, administering, and managing the insurance services following acceptance of an application and
- investigating and, if covered, managing claims made in relation to any insurance you have with us or other members of the group of companies to which we belong.

The personal information collected can be used or disclosed by us for a secondary purpose related to those purposes listed above, but only if you would reasonably expect us to use or disclose the information for this secondary purpose. However for sensitive information, the secondary purpose must be directly related to the purposes listed above.

Disclosure

We may disclose your personal information (and receive personal information from), when necessary and in connection with the purposes listed above, to other members of the group of companies to which we belong, your insurance broker or our agent, Government bodies, loss assessors, claim investigators, reinsurers, other insurance companies, mailing houses, claims reference providers, other service providers, hospitals, medical and health professionals, legal and other professional advisers.

Consequences if information is not provided

If you do not provide us with the information we need we will be unable to consider your application for insurance cover, administer your policy or manage any claim under your policy.

Access

You can request access to the personal information by contacting Vero Insurance Limited.

Privacy Statement issued

Vero Insurance Limited, 465 Victoria Avenue, Chatswood, NSW 2067.

Other offers

We would like to use your personal information to keep you up to date with the range of other products and services available from us or other members of the group. We may give your personal information to our agent or your broker to enable us to send you this information.

Please tick this box if you do not consent to receive this information.

Section 7 duty of disclosure

Duty of disclosure

You have a legal duty of disclosure to us whenever you apply for, or change an insurance policy.

What you must tell us

You have a general duty to disclose to us everything that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and, if we do, on what terms.

However, your duty does not require you to disclose anything:

- that reduces the risk to be undertaken by us,
- that is generally well known,
- that we know or, in the ordinary course of our business, ought to know, or
- in respect of which we have waived your duty.

Your general duty applies to changes

Your general duty applies in full when you change an existing policy including when you extend or reinstate it.

Your general duty is limited for new policies

When you apply for a new policy your duty of disclosure applies, but you do not need to disclose something to us unless we specifically ask you about it. However, you must be honest in answering any questions we ask you. You have a legal duty to tell us anything you know, and which a reasonable person in your circumstances would include in answering the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are disclosing to us and answering our questions for yourself and anyone else you want to be covered by the policy.

If you do not tell us

If you do not answer our questions honestly or do not properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed.

Section 8 your declaration

- A. To the best of my/our knowledge and belief the information provided in this application is true and correct in every respect and no relevant information has been withheld
- B. I/We understand this insurance is not in force until Vero National Marine, a division of the insurer Vero Insurance Limited ABN 48 005 297 807, accepts this application.
- C. I/We understand that any statement made in this application will be treated as a statement made by all the people to be insured. This declaration is signed by or on behalf of all applicants.

For personal applicants

I consent to:

- the use of personal information about me for the purposes shown in the Privacy Statement, and
- you sending me information about other products and services, unless I have declined 'Other offers'; and the disclosure of personal information about me to, and obtaining personal information from, other parties, including those shown in the Privacy Statement, for any of these purposes.

For all applicants

If I have disclosed personal information about any other person, I confirm that I am authorised to:

- disclose to you personal information about that person and to consent to its use for the purposes shown in the Privacy Statement, and
- consent to disclosure to, and obtaining of other personal information about that person from, other parties including those shown in the Privacy Statement, for any of these purposes.

Signature of Applicant(s)

Date

Date

Branches in Australia

New South Wales

Locked Bag 25

Australia Square NSW 1215

Telephone 02 9295 4422

Facsimile 02 9295 4222

Victoria

PO Box 294

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Facsimile 03 9245 8337

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