

# QBE MACHINE Cover™

MACHINERY AND PLANT INSURANCE

- for Machinery Breakdown
  - Electrical/Mechanical Plant
  - Other Machinery
- for Stock Deterioration

## FLEXIWRITE PROPOSAL

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QBE

ASIA PACIFIC

PACIFIC ISLANDS

# FLEXIWRITE PROPOSAL

## A. NOTICE TO PROPOSED INSURED

### 1. Disclosure of Relevant Facts

#### Your Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms. This includes facts which are not subject to questions in this proposal.

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

### 2. Non Disclosure / Misstatement

If you fail to comply with your duty of disclosure, QBE may be entitled to avoid the contract altogether, and so decline to pay any claim.

### 3. Inadequate space to answer

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

### 4. Important

- Please answer ALL questions fully. If there is insufficient space please provide details on your letterhead.
- Where provided, tick (✓) appropriate box to indicate answer.
- The applicant will be referred to in this proposal as "You" or "Your".

### 5. Markets

Please use the checklist below to indicate the operation in the QBE Pacific Islands region to which you will be submitting your proposal.

Market	Business Name	Please tick
Fiji	QBE Insurance (Fiji) Limited	
Papua New Guinea	QBE Insurance (PNG) Limited	
Solomon Islands	QBE Insurance (International) Limited	
Vanuatu	QBE Insurance (Vanuatu) Limited	

Note: For any other markets please contact the local QBE office.

**6. Jurisdiction**

The content and use of this form or any agreement entered into pursuant to this form or any dealing in relation to or arising from this form are governed by:

- a) the laws of the country at the QBE office which issues the policy/ies arising from this proposal; unless
- b) the policy/ies refer to the laws of a different country applying, in which case, the laws of that country, and in relation to those matters, the parties submit to the jurisdiction of the courts of that country.

For those policies governed by the laws of the Republic of Vanuatu, the validity, interpretation and effect and the rights and obligations of the parties to such policies shall be governed exclusively by English Law as applicable within Vanuatu immediately before 30 July 1980 and shall be justiciable before the Supreme Court of Vanuatu.

**7. Note**

Values, Sums Insured, Limits and Deductibles further marked as \* are in the currency of the country in which a policy will be issued, upon the approval of this proposal.



**B. DETAILS OF THE PROPOSED INSURED**

- 1. Name(s) in full:  
.....  
Phone no: ..... Fax no: .....  
Mobile no: ..... Email: .....
- 2. Postal address  
.....  
.....
- 3. Location of plant/equipment  
  If same as postal address  
.....  
.....
- 4. Type of business  
.....
- 5. Name and address of other interested parties (e.g. mortgagees or lessors)  
.....  
.....
- 6. Type of interest (eg. mortgagee, bill of sale holder)  
.....  
.....
- 7. Period of insurance: From \_\_\_/\_\_\_/\_\_\_ and ending \_\_\_/\_\_\_/\_\_\_

**C. CLAIMS DETAILS**

- 1. Have you (in the past 5 years) Please (✓)
- 1.1. made any claim(s) on an insurer for loss or damage? YES  NO   
*If "YES", please give full details*  
.....  
.....
- 1.2. had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected or special conditions or excess imposed by an insurer? YES  NO   
*If "YES", please give full details*  
.....  
.....

1.3 suffered any loss or damage which would have been covered by the proposed insurance policy? YES  NO

*If "YES", please give full details*

.....  
 .....

2. Do you have a current insurance policy on any of the plant/equipment? YES  NO

*If "YES", please give full details*

.....  
 .....

3. Is there any fault or defect known to you in any of the plant/equipment? YES  NO

*If "YES", please give full details*

.....  
 .....

**D. INSURANCE COVER**

**N.B.** 1. Please specify for:

**Boilers:** type, heating surface area or horsepower, material of construction  
**Pressure vessels:** type cubic capacity or dimensions, material of construction  
**Electrical/Mechanical plant:** size hp or kw

2. New Replacement Value (N.R.V.) includes packing, freight, customs duty and installation charges.

Description	N.R.V. *
<b>TOTALS</b>	
<b>LIMIT ANY ONE LOSS</b> * .....	

**E. APPLICATION OF COVER**

**Do you require cover for:**

1. Deterioration of refrigerated stock? YES  NO

*If "YES", complete details below.*

	Cold chamber 1	Cold chamber 2	Cold chamber 3	Cold chamber 4
Type of goods stored				
Value of goods stored *				
Storage temperature °C				

Do the chambers operate 12 months per year? YES  NO

*If "NO", ..... months*

In the event of failure, do you have alternative facilities? YES  NO

*If "YES", provide full details*

.....  
 .....

2. Loss of profit YES  NO

SUM INSURED

\*

a) Gross profit: .....

b) Wages & salaries ( ..... weeks) .....

Wages & salaries (100% for ..... weeks, then ..... % for ..... weeks)

c) Additional cost of working: .....

d) Fees .....

3. Boiler and pressure vessel public liability? YES  NO

*If "YES", answer the following*

Are statutory registration certificates current? YES  NO

Limit of Indemnity \* .....



## F. DECLARATION

I/we the undersigned authorised proposed insured person(s), after enquiry declare as follows:

1. I/we are authorised by each of the other applicants to make this proposal.
2. I/we have read and understood the Notice to the Proposed Insured on the front of this proposal form.
3. I/we have read this proposal and the accompanying documents and acknowledge the contents of same to be true and complete.
4. I/we understand that, up until a contract of insurance is entered into, I/we are under a continuing obligation to immediately inform QBE of any change in the particulars or statements contained in this proposal or in the accompanying documents.

If accepted by QBE the proposal form and declaration, and any other material which I/we have provided to QBE shall be incorporated into and form the basis of the contract of insurance.

Name and position: .....

Signed: .....

Date: \_\_\_/\_\_\_/\_\_\_



### Asia Pacific Head Office

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Australia

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Fax: +612 9375 4070  
[www.qbe.com/asiapacific](http://www.qbe.com/asiapacific)

#### Licensed insurers for the Pacific Islands region:

##### Fiji

QBE Insurance (Fiji) Limited  
QBE Centre  
Victoria Parade  
GPO Box 101  
Suva, Fiji

Tel: + (679) 331 5455  
Fax: + (679) 330 0285  
Info: [info.fiji@qbe.com](mailto:info.fiji@qbe.com)  
[www.qbe.com/asiapacific](http://www.qbe.com/asiapacific)

##### PNG

QBE Insurance (PNG) Limited  
QBE Building  
Musgrave Street  
P O Box 814, Port Moresby  
Papua New Guinea

Tel: + (675) 3212 144  
Fax: + (675) 3214 756  
Info: [info.png@qbe.com](mailto:info.png@qbe.com)  
[www.qbe.com/asiapacific](http://www.qbe.com/asiapacific)

##### Solomon Islands

QBE Insurance (International) Limited  
Panatina Plaza  
Prince Philip Highway  
P.O. Box 764  
Honiara  
Solomon Islands

Tel: + (677) 38884  
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Info: [info.sol@qbe.com](mailto:info.sol@qbe.com)  
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##### Vanuatu

QBE Insurance (Vanuatu) Limited  
La Casa, D'Andrea Building  
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P.O. Box 186  
Vanuatu

Tel: + (678) 22299  
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Info: [info.van@qbe.com](mailto:info.van@qbe.com)  
[www.qbe.com/asiapacific](http://www.qbe.com/asiapacific)

##### French Polynesia

QBE Insurance (International) Limited  
Immeuble Gallieni  
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P.O. Box 283  
Papeete, Tahiti – French Polynesia

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Fax: + (689) 50 66 01  
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##### New Caledonia

QBE Insurance (International) Limited  
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98845 Noumea-Cedex  
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[www.qbe.com/asiapacific](http://www.qbe.com/asiapacific)

For literature in use in the French Territories above,  
please contact the local QBE office in each of these countries.



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[www.qbe.com](http://www.qbe.com)