

# QBE AQUA Cover™

MARINE HULL INSURANCE

- for Commercial Craft

## FLEXIWRITE Proposal

Before setting sail,  
let QBE AQUA Cover  
**take you under** its wing.



QBE

ASIA PACIFIC

PACIFIC ISLANDS

- for Commercial Craft

## FLEXIWRITE PROPOSAL

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### 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	<input type="checkbox"/>
Papua New Guinea	QBE Insurance (PNG) Limited	<input type="checkbox"/>
Solomon Islands	QBE Insurance (International) Limited	<input type="checkbox"/>
Vanuatu	QBE Insurance (Vanuatu) Limited	<input type="checkbox"/>

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.

### 8. Special Note

The insurance, if accepted, may be subject to the provisions of the Marine Insurance Act 1906.

If this proposal form is completed in whole or in part by any person other than the proposer then such person shall be deemed to be the agent of the proposer and not the agent of QBE.



The proposer who completes this proposal form has his attention drawn to the terms of Sections 23 to 27 of the Marine Insurance Act 1906 and in particular is informed that the contract of Marine Insurance that may be made and which may have as its basis the material contained herein, is a contract based upon the utmost good faith and in the absence of such good faith, may be avoided. Further, the proposer is informed that there is an obligation to disclose to the insurers every material circumstance which is known to the proposed insured and/or which, in the ordinary course of business, ought to be known to the proposed insured. Every circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether he will take the risk. If there is a failure to make such disclosure, the insurers may avoid any contract of insurance that may be made.

The proposer who completes this proposal form is advised that the insurers will not be liable for any loss or damage attributable to unseaworthiness where the vessel is operated whilst in an unseaworthy condition with the privity of the owner. The proposer warrants that the vessel, which is the subject matter of the proposed contract of marine insurance, will at all times be manned and operated as per all appropriate government regulations.

## B. DETAILS OF THE PROPOSED INSURED

### 1. Name(s) in full:

  

Phone No:

Fax No:

Mobile No:

Email:

### 2. Postal Address:

  
  

### 3. Occupation

### 4. a) Name of mortgagee/lessor/any other person not the owner who has any interest in the vessel

  

b) Address

  

c) Form of borrowing/encumbrance, i.e. mortgage/lease, etc.

d) What is amount currently owed



e) Is mortgagee/lessor/lender to be named on the policy,  
or any other person not the owner to be named as  
insured in the policy

5. **Period of insurance:** From  /  /  to  /  /

### C. DETAILS OF THE VESSEL

1. a) Name of vessel  Statutory registration no.
- b) Dimensions – Length  Beam  Draft  Depth
- c) Type of vessel
- d) Material of hull and how built
- e) Builder's name
- f) Date built  g) Professional or amateur built
- h) Place built  l) Tonnage GRT

#### 2. Main Engines:

- a) Make  b) Serial no(s)
- c) Power  h.p. or  kw d) No. of cylinders
- e) Date built  f) Max. designed speed
- g) Fuel – petrol/diesel

### D. SUM INSURED

1. **Total proposed Sum Insured** \*
- Comprising:
- a) Hull excl. (b), (c), (d), (e) & (f) \*
  - b) Machinery \*
  - c) Electronic equipment/Navigational aids  
(where necessary attach schedule giving brand,  
serial numbers & individual amounts) \*
  - d) Dinghy \*
  - e) Dinghy motor \*
- Make  Year built
- h.p.  KW  inboard/outboard
- f) Other \*



2. a) Date vessel purchased by present owners
- b) Purchase price \*
- c) Additional cost of alterations/improvements \*
- List type of work and values
- 
- 

## E. LIABILITIES

1. a) What amount of third party liability cover is required \*
- b) Do you wish this cover to extend to liability to fare paying passengers Yes  No
- c) Do you wish this cover to extend to cover food and drink liability Yes  No
- d) Number of passengers licensed to carry
- e) Maximum duration per trip
- f) Is your vessel entered in a P & I Club Yes  No
- g) If yes, state name
- h) If yes, is the above liability cover still required Yes  No

## F. PROPOSED INSURED'S RECORD AND EXPERIENCE

### 1. Proposed insured's experience:

- a) Is the vessel actually skippered by the proposed insured Yes  No

If "NO", please give full details

- b) Details of any previous accidents to vessels under your control, management or ownership with cost in each case (last five years)

- c) Have you ever been convicted of any criminal offence and/or had any maritime licence suspended? Yes  No

If "YES", please give full details

d) Have you ever been declared bankrupt or insolvent?

Yes  No

If "YES", please give full details

[Redacted text box]

e) Has any Insurer ever:

(i) Declined to insure or renew cover

Yes  No

(ii) Cancelled any existing insurance

Yes  No

(iii) Imposed any restrictions or increased premium

Yes  No

If "YES", please give full details

[Redacted text box]

f) Proposed insured's maritime qualifications/certificates

[Redacted text box]

g) Details of sea-going experience

[Redacted text box]

## G. OTHERS – RECORD AND EXPERIENCE

### 1. Master's experience. If other than proposed insured state:

a) Master's name

[Redacted text box]

b) Qualifications

[Redacted text box]

c) Sea-going experience

[Redacted text box]

d) Details of any previous accidents to vessels under master's control, management and/or ownership with cost in each case (last five years)

[Redacted text box]

[Redacted text box]

[Redacted text box]

e) Has master ever been convicted of any criminal offence and/or had any maritime licence suspended?

Yes  No

If "YES", please give full details

[Redacted text box]

f) Has any insurer ever:

(i) Declined to insure or renew cover

Yes  No

(ii) Cancelled any existing insurance

Yes  No

(iii) Imposed any restrictions or increased premium

Yes  No

If "YES", please provide full details

[Redacted text box]



**2. Others navigating:**

a) Will others be permitted to navigate the vessel Yes  No

If "YES", state name(s), experience and qualifications

b) Details of any previous accidents to vessels under their control, management or ownership with cost each case (last five years)

  

c) Will vessel operate without a qualified master in command Yes  No

**H. CREWING**

**1. Is a qualified engineer employed aboard** Yes  No

a) Name and qualifications

b) Number of crew when vessel in commission

**I. OPERATIONS – NAVIGATION SURVEY**

**1. Operations and navigating limits:**

a) Specify type of trade in which vessel engaged

b) Home port and area from which vessel will operate

c) Navigational limits required

d) Navigational limits shown on certificate of survey

e) In which state is vessel in statutory survey

f) Expiry date of last survey  /  /  (attach copy of current survey)

g) Date of last independent survey  /  /  (attach copy of current survey)



h) Where is the vessel normally moored when:

(i) In commission

(ii) Laid up

i) Frequency vessel:

(i) Slipped for inspection

(ii) Inspected at moorings

j) Date moorings last inspected

 /  / 

k) Is the vessel currently in normal use

Yes  No

If "NO", give details of present situation and use

  

## J. CURRENT INSURANCE ARRANGEMENTS

1. Is the vessel presently insured

Yes  No

If "YES", please provide

a) Name of insurer

b) Expiry date

 /  / 

## K. CLASSIFICATION

1. a) Is the vessel in class with a classification society

Yes  No

If "YES", please state

(i) Name of society

(ii) Date of expiry – Loadline survey

 /  / 

– Hull survey

 /  / 

– Machinery survey

 /  / 

b) In the last five years has the classification

(i) changed

Yes  No

(ii) been refused by any classification society

Yes  No



## L. 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

Level 7, 345 George Street  
Sydney N.S.W. 2000  
Australia

Tel: +612 9375 4444  
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)

#### Solomon Islands

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

Tel: + (677) 38884  
Fax: + (677) 38887  
Info: [info.sol@qbe.com](mailto:info.sol@qbe.com)  
[www.qbe.com/asiapacific](http://www.qbe.com/asiapacific)

#### French Polynesia

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

Tel: + (689) 50 66 00  
Fax: + (689) 50 66 01  
Info: [info.fp@qbe.com](mailto:info.fp@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)

#### Vanuatu

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

Tel: + (678) 22299  
Fax: + (678) 23298  
Info: [info.van@qbe.com](mailto:info.van@qbe.com)  
[www.qbe.com/asiapacific](http://www.qbe.com/asiapacific)

#### New Caledonia

QBE Insurance (International) Limited  
5 Rue Anatole-France  
BP 449  
98845 Noumea-Cedex  
New Caledonia

Tel: + (687) 246300  
Fax: + (687) 287717  
Info: [qbe@qbe.nc](mailto:qbe@qbe.nc)  
[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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