

Marine Annual/Open Cargo

Proposal



Important notice

Material facts

'You' (this includes every person or entity to be insured under this insurance) are under a duty to disclose all material facts that could influence QBE Insurance's decision to accept this insurance and, if so, on what terms. You need to disclose facts both known to you and those which you could have been reasonably expected to know about. If you are in any doubt as to whether or not a fact may be material, you should disclose it to ensure that any cover granted is not prejudiced.

Non-disclosure/misstatement

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

Jurisdiction

Except where the parties agree otherwise, the laws of New Zealand apply to this form and any dealings between the parties arising from this form. The New Zealand courts have exclusive jurisdiction in relation to any disputes that may arise.

How to complete this form

- You must answer all questions fully and, if you are completing this form by hand, please ensure you write clearly.
- If you are completing this form electronically, please open it using the latest version of Adobe Reader. Use your mouse/trackpad to take the cursor to the next editable field. Boxes can be ticked either by using your mouse/trackpad or by hitting 'enter'. Upon completion, please print out this form and sign the declaration.
- The signed form should then be posted, or emailed, to your broker.

Broker	Company	Individual
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A. Applicant details

1. Name of company			
2. Date first established			
3. Principal address			
4. Website address			
5. Period of insurance	From 4pm (dd/mm/yyyy)		To 4pm (dd/mm/yyyy)
6. Current insurer			

B. Cargo details

1. Goods insured			
2. Type of packaging			
3. Means of conveyance			
4. Limit of Liability (Sum insured for any one conveyance or location)			
Maximum shipment:	(a) International		NZD
	(b) Inland New Zealand		NZD
5. Gross margin at time of sale (This should reflect the average gross percentage added to purchase cost when goods are resold.)			%
6. Estimated Sendings for Period of Insurance			
From Country of origin	To Country of destination	NZD Value	Terms of sale* (eg EXW, FCA, CPT, CIP, CIF, DAP)
		NZD	
		NZD	
		NZD	

B. Cargo details

		NZD	
		NZD	
		NZD	
		NZD	
		NZD	
		NZD	
		Total NZD	*INCOTERMS 2010 trade definitions
Internal within NZ	NZD		Policy Plusage %

C. Previous history

1. Has any insurer ever:

(a) declined to insure you?	Yes	No
(b) cancelled or refused to renew your insurance?	Yes	No
(c) imposed special terms or conditions in respect of any insurance for you?	Yes	No

If 'Yes', to any of the questions above, please provide full details including the name of the insurer.

D. Claims experience

1. Please provide details of your claims experience over the past five years.

From year	To year	Number of claims	Value of claims	Excess
to			NZD	NZD
to			NZD	NZD
to			NZD	NZD
to			NZD	NZD

Declaration

I/We declare, on behalf of all proposed insureds, that:

- (a) All answers and statements in this proposal are correct and complete in every respect and there is no further information which may affect acceptance of the proposal.
- (b) If accepted by QBE, this proposal 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.
- (c) I/We warrant that I/We will notify QBE of any material alteration to these facts whether occurring before or after the completion of this proposal.
- (d) If any personal information is provided, I/We understand that:
- (i) This information will be collected, held, used and disclosed by QBE (either in New Zealand or overseas) in order to issue, administer and manage products and provide services, including claims investigation and administration, and for data analytics. Further details are set out in QBE's privacy policy available at <https://www.qbe.com/nz/about-qbe/privacy-and-your-personal-information>
 - (ii) If I/We do not provide the information requested, then QBE may be unable to provide products or services.
 - (iii) Where I/We have provided someone else's personal information, I/We confirm that I/We have obtained their consent to do so.
- (e) QBE is authorised to disclose information received from me/us to its advisers, reinsurers and to other insurers. I/We authorise QBE to obtain, from any party, information that is, in QBE's view, relevant to this proposal.
- (f) I/We understand that the insurance will not be in force until this proposal has been accepted and cover confirmed by QBE.

Note: Signing this proposal and any supplementary questionnaires does not bind either the applicant or QBE to complete the contract of insurance

Signed by applicant		Date (dd/mm/yyyy)	
Printed name		Phone	
Position		Mobile	
Email address			