



BUSINESS DECLARATION

Date	
Client name	
Client no.	
Expiry date	

To assist NTI in considering your renewal invitation or new business quotation, please supply the following information within 14 days from the date above. This declaration does not constitute an offer for renewal or the provision of a new business quotation. If we make an offer, this declaration forms part of the proposal for insurance.

SECTION 1: BUSINESS INFORMATION

What is your current liability limit? \$ _____

What liability limit will you require on your renewal or new business quotation? \$ _____

What is your business' annual turnover? \$ _____

What are your gross freight earnings? \$ _____

What is the maximum value of any one load you carry? \$ _____

How many powered units will you have hauling freight?
 How many mechanically propelled vehicles do you have that are not licensed to operate on a road and not insured under an NTI Motor / Fleet policy?

Optional additional public liability cover: Do you require an optional extension to indemnify for:

1. Public liability exemplary damages up to \$1,000,000? Yes No

2. Do you require care, custody and control and / or storage cover > \$20,000? Yes No

If **Yes**, please specify:

a. Limit required: _____

b. Type of goods in custody: _____

c. List of locations: _____

d. Gross storage receipts: _____

e. Percentage of turnover relating to storage: _____ %

SECTION 2: EMPLOYEES / SUBCONTRACTORS / LABOUR HIRE STAFF

Will you contract to a principal contractor? Yes No

If **Yes**, please state name and address of principal(s) you want to be named on the policy:

How many employed and subcontracted truck drivers and / or plant operators do you currently employ?

How many other contractors do you employ?

How much will you pay per annum in contractor wages? (excluding drivers) \$ _____

How many labour hire (including placement and employment agency) staff do you employ?

How much will you pay per annum in labour hire wages? \$ _____

Please list all activities of subcontractors, labour hire staff:

SECTION 3: BUSINESS ACTIVITIES

1. NTI only writes public liability insurance for a limited range of occupations. Please select your occupation:

- Cartage contractor - non-hazardous
 Cartage contractor - hazardous
 Earthmoving contractor*
 Pre-mix contractor

A cartage contractor operates truck and freight handling equipment, handles and moves freight (may specialise in hazardous, pre-mix etc), visits third party locations, can own or lease a depot / terminal, can have a workshop, can store own fuel.

An earthmoving contractor operates plant and machinery (may specialise in certain tasks such as land / site clearing, excavation work etc), visits third party locations, can own or lease a depot / terminal, can have a workshop, can store own fuel and can operate trucks to transport own equipment or commodities.

*If you tick **earthmoving contractor** please complete the Supplementary Earthmoving Questionnaire on page 4.

Please describe any additional activities to your primary occupation including percentage of turnover from each:

Additional activity*:	Percentage of turnover:	%
_____	_____	_____
_____	_____	_____
_____	_____	_____

* Please note - these activities are not covered unless accepted by NTI in writing.

Will you, or have you, manufacture(d) products or act(ed) as an agent to sell / promote products of others, or imported overseas products, or exported local products? Yes No

If **Yes**, please provide details:

SECTION 4: PLACES OF BUSINESS

List the number of properties (locations) you own, lease or rent from which your business operates. Please include additional activities performed on these properties. (Please attach a separate list if more than 3)

Quarries

Street: _____	Suburb / Town / City _____	_____
Street: _____	Suburb / Town / City _____	_____
Street: _____	Suburb / Town / City _____	_____

SECTION 5: CLAIMS AND LOSS HISTORY

1. Please list details of any claims or incidents giving rise to a claim in the past 5 years? (If more than 1 please attach separate listing)

Date of incident: _____ Description: _____
 Approx. cost: \$ _____

2. Please describe any claims or incidents giving rise to a claim of more than \$10,000 that happened more than 5 years ago?

Date of incident: _____ Description: _____
 Approx. cost: \$ _____

3. Are there any other events (not included above) that may give rise to a claim under a liability policy? (Please provide details.)

Date of incident: _____ Description: _____
 Approx. cost: \$ _____

SECTION 6: SUPPLEMENTARY EARTHMOVING QUESTIONNAIRE

Please complete this section if you selected earthmoving contractor as your primary occupation.

1. Will you hire in plant and / or machinery? If **Yes**, please complete page 4 Section 9 questions as well. Yes No
2. Are you involved at any time in the demolition of buildings? If **Yes** please complete page 4 Section 10 as well. Yes No
3. Will you perform work beyond excavation, pure road site clearance and preparation?
 i.e. more than grading and / or land clearing. If **Yes**, please complete page 4 Section 11 as well. Yes No
4. Will you have any contractual responsibility for road traffic management?
 If **Yes**, please complete page 4, Section 12 as well. Yes No
5. Will you operate or own a quarry? If **Yes**, please complete page 4 Section 13 as well. Yes No
6. Will you be involved in earthmoving within a rail corridor? If **Yes**, please complete page 5 Section 14 as well. Yes No

SECTION 7: EMPLOYER LIABILITY - OPTIONAL EXTENSION

Do you require an optional extension to your policy to indemnify person insured for:

- 1. Employer liability cover - Section 4? Yes No

- 2. Limit of liability requested: \$250,000 \$500,000 \$1 million

- 3. Employer liability cover with extension for Exemplary Damages - Section 4.2 (3)? Yes No

- 4. Any previous incidents that might result in a claim or any actual claims made relating to this employer liability cover in the last 5 years? Yes No

SECTION 8: STATUTORY LIABILITY - OPTIONAL EXTENSION

Optional additional cover to public / product liability:

Do you require an optional extension to your policy to indemnify person insured for statutory liability cover under Section 5? Yes No

- 1. Limit of liability requested: \$250,000 \$500,000 \$1 million

- 2. Any previous incidents that might result in a claim or any actual claims made relating to this employer liability cover in the last 5 years? Yes No

YOUR DUTY TO DISCLOSE

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.

DECLARATION

I / We understand that no insurance is in force until such time as the insurer has confirmed acceptance of this proposal for insurance. I / We acknowledge and agree that this proposed insurance is not retroactive and does not indemnify against losses incepted or manifesting prior to the commencement of this proposed insurance. I / We further agree to accept the company's policy subject to the terms, conditions and exclusions to be contained herein or endorsed thereon.

Insured's signature: **1.** Date:

(If more than one insured all to sign) **2.** Date:

3. Date:

Level 7, PWC Tower, 188 Quay Street AUCKLAND 1143 PO BOX 106 - 635, AUCKLAND 1143 T: 0800 684 247 F: 09 919 2034
 NTI is managed by NTI New Zealand Limited as agent for IAG New Zealand Limited as insurer
www.ntinz.co.nz

IAG New Zealand Limited has a credit rating of "AA" as issued by Standard & Poor's on 1 October 2005

AAA Extremely strong	A Strong	BB Marginal	CCC Very Weak	R Regulatory Action
AA Very Strong	BBB Good	B Weak	CC Extremely Weak	NR Not Rated

Plus (+) or minus (-) signs following ratings from "AA" to "CCC" show relative standing within the major rating categories

NTZ0932/06_BDV3



SUPPLEMENTARY EARTHMOVING QUESTIONNAIRE

Please complete the relevant sections on this page if you answered **Yes** to any questions in Section 6 on page 2.

SECTION 9: HIRED PLANT MACHINERY

1. How many items do you hire each year? _____
2. How long do you normally hire them for? _____
3. What is the value of the most expensive item you hire? \$ _____

SECTION 10: DEMOLITION

1. What percentage of your turnover is earned from demolition activities? _____ %
2. Will you, or have you, demolished buildings that exceed 10 metres in height? Yes No
3. Will you comply with demolition guidelines as stated under the New Zealand Code of Practice? Yes No
4. Please describe your demolition activities: i.e. where, when, how often, what is involved etc.

SECTION 11: ROAD CONSTRUCTION BEYOND GENERAL SITE CONSTRUCTION

1. What percentage of your turnover is earned from road construction activities? _____ %
2. Please describe your asphalt and paving activities: i.e. where, when, how often, what is involved etc.

SECTION 12: ROAD TRAFFIC MANAGEMENT

1. What percentage of your turnover is earned from road traffic management activities? _____ %
2. Please describe your road traffic management activities: i.e. where, when, how often, what is involved etc.

SECTION 13: QUARRY OPERATION AND / OR OWNERSHIP

1. What percentage of your turnover is earned from quarrying activities? _____ %
2. Please indicate which properties are quarries by placing a 'Q' next to any of the addresses listed in Section 4 of the Business Declaration.
3. Please provide details of all adjoining properties: Address, what is on the property, who the occupier is etc.

4. Will you carry out any blasting? Yes No
If **Yes**, please describe your blasting activities: i.e. where, when, how often, what is involved etc.

SECTION 14: SITE PREPARATION WITHIN A RAIL CORRIDOR

1. Are you involved in general site preparation, land grading or excavation within a rail corridor? Yes No
2. Are you involved in works and / or maintenance on rail property, tracks, rail beds, rail trestles, rail signals or rail lines? If Yes please answer question 3 as well. Yes No
3. In the work referred to in question 2 on rail property, are the lines live or dead? Live Dead
4. Please describe your rail corridor activities: i.e. where, when, how often, what is involved etc.

5. Is this work carried out by you as principal contractor or as a subcontractor? Principal Subcontractor
6. If you are a subcontractor, who is the principal contractor?

If there is not enough space provided, please attach a signed and dated declaration to this document.

DECLARATION

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Insured's signature: **1.** Date:

(If more than one insured all to sign)

2. Date:

3. Date:

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AA: Very Strong	BBB: Good	B: Weak	CC: Extremely Weak	NR: Not Rated

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