

## Add New Client Steps

» [Step 1 - Client Details](#)

Step 2 - Client Contacts

### CLIENT DETAILS

Client Code:  \*

Entity Name:  \*

Trading Name:

ABN:

Type of Entity:

### CONTACT DETAILS

Telephone:

Fax:

Mobile:

Email:

Web Address:

### PHYSICAL ADDRESS

Address 1:

Address 2:

Post Code:  \*

Same Postal Address: ☐ Tick if the postal address is the same as the physical address

### POSTAL ADDRESS

Address 1:

Address 2:

Post Code:

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**Application Steps**[» Sep 1 - Policy Information](#)

Step 2 - Select Facility

**Compare Prices for Construction Risk Insurance:  
Testing Live**[Go back to client  
details](#)**SELECT TYPE OF POLICY**

Type of Construction Risk:

☐ Annual Declaration

☐ Single Project

☒ Owner Builder \*

**WHAT IS THE ADDRESS OF THE PROPERTY TO BE INSURED?**


Post Code:   **3128, BOX HILL, VIC**

**INFORMATION ABOUT INSURANCE COVER**

Public Liability:

Select	Public Liability
<input type="radio"/>	NONE
<input type="radio"/>	\$5 MILLION
<input checked="" type="radio"/>	\$10 MILLION
<input type="radio"/>	\$20 MILLION

Contract Value:  \*

Commencement Date:   \*

Expiry Date:   \*

[Cancel](#)[Show Prices](#)

**Application Steps**

Step 1 - Policy Information

» [Step 2 - Select Facility](#)**Compare Prices for Construction Risk Insurance:  
Testing Live**[Go back to client details](#)Facility Comparison Chart - ( [click here](#))

Facility	HSB/Liberty - Owner Builder
Underwriter:	Ensurance Underwriting
Basic Excess:	\$500
Liability:	\$10 Million
Base Premium:	\$903.83
Fire Service Levy:	\$0.00
GST:	\$90.38
Stamp duty:	\$99.42
Underwriter Levy (incl GST):	\$55.00
GRAND TOTAL:	<b>\$1,148.63</b>
<a href="#">Use Facility</a>	

Facility	HSB/Lloyds - Owner Builder
Underwriter:	Ensurance Underwriting
Basic Excess:	\$500
Liability:	\$10 Million
Base Premium:	\$880.63
Fire Service Levy:	\$0.00
GST:	\$88.06
Stamp duty:	\$96.87
Underwriter Levy (incl GST):	\$55.00
GRAND TOTAL:	<b>\$1,120.56</b>
<a href="#">Use Facility</a>	

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**Application Steps**» **Step 1 - Policy Details**


Step 2 - Disclosure  
Step 3 - Public Liability  
Step 4 - Options / Loadings  
Step 5 - Basic Excess  
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Step 7 - Save as Quote

**Application for Construction Risk Insurance:  
Testing Live**[Go back to client details](#)**DETAILS OF THE INSURED**

**Name:** Testing Live  
**Phone:**  
**Mobile:**  
**Fax:**  
**Email:**

**SITE ADDRESS**


**Address:** 124 Whitehorse Rd \*

**Post Code:** 3128  **3128, BOX HILL, VIC**

**INSURER QUESTION**


**Permit Number** 777777


**INFORMATION ABOUT INSURANCE COVER**

**Project Value:**  Sub Limits are based on the maximum contract value below  
400,000.00 \*

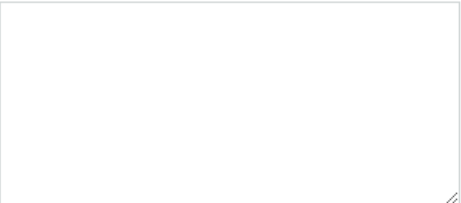
**Construction Period:** 9 \*

**Scope of Works:** Residential Owner Builder Construction Works

**Inception Date:** 24/09/2015  \*

**Expiry Date:** 24/09/2016  \*

**INTERESTED PARTY**

**Interested Party:** 

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## Application Steps

Step 1 - Policy Details

» **Step 2 - Disclosure**

Step 3 - Public Liability

Step 4 - Options / Loadings

Step 5 - Basic Excess

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# Application for Construction Risk Insurance: Testing Live

[Go back to client details](#)

## Disclosure

### Have you (in the past five (5) years):

1. Made any claim(s) on an insurance policy for loss or damage either individually or cumulative over \$10,000? ☐ Yes ☒ No
2. Had any insurance declined or cancelled, application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer? ☐ Yes ☒ No
3. Suffered any loss or damage which would have been covered by the proposed insurance policy? ☐ Yes ☒ No

### Have you or any partner(s), shareholder(s) or director(s) of the business:

4. Ever been declared bankrupt? ☐ Yes ☒ No
5. Ever been involved in a company or business which became insolvent or subject to any form of insolvency administration (eg Liquidation or receivership)? ☐ Yes ☒ No \*
6. Been convicted of any criminal offence within the past 5 years (other than traffic convictions)? ☐ Yes ☒ No
7. Been liable for any civil offence or pecuniary(exceeding \$5,000)? ☐ Yes ☒ No

### Will you be undertaking any works that include:

8. Any excavation deeper than 5m? ☐ Yes ☒ No
9. Work involving Piling, Shoring, Propping or Underpinning? ☐ Yes ☒ No
10. Works Under, Over, In or Near Water (within 10 metres of a body of water. eg: Dam, Lake River etc) or Exposed to Flooding or Escape of Water? ☐ Yes ☒ No
11. Any demolition above 10m? ☐ Yes ☒ No
12. Work with Asbestos? ☐ Yes ☒ No
13. Work to Heritage Buildings? ☐ Yes ☒ No
14. Work involving house raising, restumping or relocating? ☐ Yes ☒ No
15. Works involving prototype or experimental materials or construction methods? ☐ Yes ☒ No
16. Work involving Straw bale or Thatch? ☐ Yes ☒ No
17. Works where any structural element has not been designed or supervised by a structural engineer? ☐ Yes ☒ No

### Your Commenced Works / Existing Structure Answers:

18. Have You Commenced? N.B. You are deemed to have commenced works if you are beyond the slab construction (eg: slab poured and ready for next stage such as frame. Site clearing, demolition and the like are not deemed to be commenced works). ☐ Yes ☒ No
19. Are you aware of any known claim, known or reported losses or any circumstances of impending loss relating to the commenced works or any aspect of the owner builder project? ☐ Yes ☒ No
20. Is the existing structure built from non-combustible materials such as brick, stone or concrete? ☐ Yes ☒ No

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#### Application Steps

[Step 1 - Policy Details](#)  
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[Step 7 - Save as Quote](#)

## Application for Construction Risk Insurance: Testing Live

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### Public Liability

Select	Public Liability	Premium (Inclusive of charges) \$
<input type="radio"/>	NONE	REFERRED
<input type="radio"/>	\$5 MILLION	REFERRED
<input checked="" type="radio"/>	\$10 MILLION	REFERRED
<input type="radio"/>	\$20 MILLION	REFERRED

THE PREMIUM	MATERIAL DAMAGE	PUBLIC LIABILITY	TOTAL
Base Premium:			
Fire Service Levy:			
GST:			
Stamp duty:			
SUB TOTAL:			
GRAND TOTAL:			

Referred

[Next »](#)

### Underwriter Referred

- Referred: Is the existing structure built from non-combustible materials such as brick, stone or concrete? was answered No

If the referral issue above is caused by incorrect answer/input, please use the previous button to go back and update. If you do not require cover for existing structures, please answer yes to 'Existing Structure' question #20 to proceed. You may use the previous button to go back and update.

Your request is outside the underwriting guidelines on the product but can be reviewed by an underwriter if you continue and provide all the information requested. Please provide details relating to all the referral points above.

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[Save and Close](#)

**Application Steps**

Step 1 - Policy Details

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» **Step 3 - Public Liability**

Step 4 - Options / Loadings

Step 5 - Basic Excess

Step 6 - Declaration

Step 7 - Save as Quote

**Application for Construction Risk Insurance:  
Testing Live**[Go back to client  
details](#)**Public Liability**

Select	Public Liability	Premium (Inclusive of charges) \$
<input type="radio"/>	NONE	-\$566.28
<input type="radio"/>	\$5 MILLION	-\$87.12
<input checked="" type="radio"/>	\$10 MILLION	\$0.00
<input type="radio"/>	\$20 MILLION	\$341.22

THE PREMIUM	MATERIAL DAMAGE	PUBLIC LIABILITY	TOTAL
Base Premium:	\$435.83	\$468.00	\$903.83
Fire Service Levy:	\$0.00	\$0.00	\$0.00
GST:	\$43.58	\$46.80	\$90.38
Stamp duty:	\$47.94	\$51.48	\$99.42
SUB TOTAL:	\$527.35	\$566.28	\$1,093.63
Underwriter Levy (incl GST):			\$55.00
GRAND TOTAL:			<b>\$1,148.63</b>

Cancel

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#### Application Steps

- Step 1 - Policy Details
- Step 2 - Disclosure
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- » **Step 4 - Options / Loadings**
- Step 5 - Basic Excess
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## Application for Construction Risk Insurance: Testing Live

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### Additional Insured Items

Code	Name	Included \$	Required \$	Premium \$	Select
EXPEDIT	EXPEDITING EXPENSES MORE THAN \$50,000 WILL REFER.	\$40,000	<input type="text"/>		<input checked="" type="checkbox"/>
DEBRIS	REMOVAL OF DEBRIS MORE THAN \$50,000 WILL REFER.	\$40,000	<input type="text"/>		<input checked="" type="checkbox"/>
CONSULT	PROFESSIONAL FEES MORE THAN \$50,000 WILL REFER.	\$40,000	<input type="text"/>		<input checked="" type="checkbox"/>
EXISTING S	EXISTING STRUCTURES MORE THAN \$500,000 WILL REFER.	\$0	<input type="text"/>		<input checked="" type="checkbox"/>
MINOR PLAN	MINOR PLANT AND EQUIPMENT AND TOOLS MORE THAN \$25,001 WILL REFER.	\$20,000	<input type="text"/>		<input checked="" type="checkbox"/>
PLANT	MAJOR PLANT AND EQUIPMENT MORE THAN \$0 WILL REFER.	\$0	<input type="text"/>		<input checked="" type="checkbox"/>
MATERIALS	GOODS IN STORAGE MORE THAN \$62,500 WILL REFER.	\$50,000	<input type="text"/>		<input checked="" type="checkbox"/>
TRANSIT	GOODS IN TRANSIT MORE THAN \$50,000 WILL REFER.	\$50,000	<input type="text"/>		<input checked="" type="checkbox"/>
MITIGATING	MITIGATION EXPENSES MORE THAN \$50,000 WILL REFER.	\$40,000	<input type="text"/>		<input checked="" type="checkbox"/>
RESTORATIO	RESTORATION OF RECORDS MORE THAN \$25,000 WILL REFER.	\$20,000	<input type="text"/>		<input checked="" type="checkbox"/>
TEMP PROTE	TEMPORARY PROTECTION MORE THAN \$25,000 WILL REFER.	\$20,000	<input type="text"/>		<input checked="" type="checkbox"/>
COSTOFWORK	INCREASED COST OF WORKING MORE THAN \$50,000 WILL REFER.	\$40,000	<input type="text"/>		<input checked="" type="checkbox"/>

### Premium

THE PREMIUM	MATERIAL DAMAGE	PUBLIC LIABILITY	TOTAL
Base Premium:	\$435.83	\$468.00	\$903.83
Fire Service Levy:	\$0.00	\$0.00	\$0.00
GST:	\$43.58	\$46.80	\$90.38
Stamp duty:	\$47.94	\$51.48	\$99.42
SUB TOTAL:	\$527.35	\$566.28	\$1,093.63
Underwriter Levy (incl GST):			\$55.00
GRAND TOTAL:			<b>\$1,148.63</b>

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**Application Steps**

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## Application for Construction Risk Insurance: Testing Live

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### Basic Excess Choices(Material Damage)

Select	Basic Excess	Premium (Inclusive of charges) \$
<input checked="" type="radio"/>	\$500.00	\$0.00

### Premium

THE PREMIUM	MATERIAL DAMAGE	PUBLIC LIABILITY	TOTAL
Base Premium:	\$435.83	\$468.00	\$903.83
Fire Service Levy:	\$0.00	\$0.00	\$0.00
GST:	\$43.58	\$46.80	\$90.38
Stamp duty:	\$47.94	\$51.48	\$99.42
SUB TOTAL:	\$527.35	\$566.28	\$1,093.63
Underwriter Levy (incl GST):			\$55.00
GRAND TOTAL:			<b>\$1,148.63</b>

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**Application Steps**

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## Application for Construction Risk Insurance: Testing Live

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The client (as named) has agreed and declared that to the best of their knowledge or unless specifically noted as a Special Condition/Endorsement:

- The applicant is currently solvent and is expected to be solvent and trading for the entire Period of Insurance and/or the Construction Period.
- The project is not valued at more than \$1,000,000
- There will be no excavation greater than 5 metres in depth
- There will be no works under, over, in or near water (within 10m)
- There will be no work with Asbestos
- There will be no work involving piling, shoring or propping
- There will be no work involving house raising or re-stumping
- There will be no work involving demolition only contracts

☒ Yes, I have read and agree to this declaration

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#### Application Steps

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#### Application for Construction Risk Insurance: Testing Live

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##### POLICY DETAILS

Class: CRI  
Underwriter: EU  
Date Entered: 23/09/2015

##### INFORMATION

Construction Type: Owner Builder  
Scheme: HSB/Liberty - Owner Builder  
Estimated Annual Turnover: \$400,000.00  
Public Liability Amount: \$10 Million  
Description of Business Activity: Residential Owner Builder Construction Works  
Construction Period: 9 months  
Maintenance Period: 12 months  
Limit Any One: \$400,000.00  
Contract:  
Interested Party: NA

##### POLICY INCEPTION AND EXPIRY DATES

Inception Date: 24/09/2015  
Expiry Date: 24/06/2016

##### Disclosure

###### Have you (in the past five (5) years):

1. Made any claim(s) on an insurance policy for loss or damage either individually or cumulative over \$10,000? No
2. Had any insurance declined or cancelled, application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer? No
3. Suffered any loss or damage which would have been covered by the proposed insurance policy? No

###### Have you or any partner(s), shareholder(s) or director(s) of the business:

4. Ever been declared bankrupt? No
5. Ever been involved in a company or business which became insolvent or subject to any form of insolvency administration (eg Liquidation or receivership)? No
6. Been convicted of any criminal offence within the past 5 years (other than traffic convictions)? No
7. Been liable for any civil offence or pecuniary(exceeding \$5,000)? No

###### Will you be undertaking any works that include:

8. Any excavation deeper than 5m? No
9. Work involving Piling, Shoring, Propping or Underpinning? No
10. Works Under, Over, In or Near Water (within 10 metres of a body of water. eg: Dam, Lake River etc) or Exposed to Flooding or Escape of Water? No
11. Any demolition above 10m? No
12. Work with Asbestos? No
13. Work to Heritage Buildings? No
14. Work involving house raising, restumping or relocating? No
15. Works involving prototype or experimental materials or construction methods? No
16. Work involving Straw bale or Thatch? No
17. Works where any structural element has not been designed or supervised by a structural engineer? No

###### Your Commenced Works / Existing Structure Answers:

18. Have You Commenced? N.B. You are deemed to have commenced works if you are beyond the slab construction (eg: slab poured and ready for next stage such as frame. Site clearing, demolition and the like are not deemed to be commenced works). No
19. Are you aware of any known claim, known or reported losses or any circumstances of impending loss relating to the commenced works or any aspect of the owner builder project? No
20. Is the existing structure built from non-combustible materials such as brick, stone or concrete? Yes

##### Declaration

The client (as named) has agreed and declared that to the best of their knowledge or unless specifically noted as a Special Condition/Endorsement: Yes

- The applicant is currently solvent and is expected to be solvent and trading for the entire Period of Insurance and/or the Construction Period.
- The project is not valued at more than \$1,000,000
- There will be no excavation greater than 5 metres in depth
- There will be no works under, over, in or near water (within 10m)
- There will be no work with Asbestos
- There will be no work involving piling, shoring or propping
- There will be no work involving house raising or re-stumping
- There will be no work involving demolition only contracts

Broker Fee:

555

[i](#) Broker Fee to include GST

By Clicking Finish you will Submit this Application. Please be patient as this can take some time...

[Cancel](#) [« Previous](#) [Finish](#)

can add broker fee here

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**CLIENT SERVICES FOR:  
Testing Live**
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[Get Trade Risk quote](#)

## Construction Risk Insurance Application

### POLICY INFORMATION

Underwriter Code:	EU
Class:	Construction Risk Insurance
Policy Number:	<input type="text" value="N/A"/>
Status:	Pending
Policy Notes:	23/09/2015 Policy Updated, Status. Pending 23/09/2015 Pending 23/09/2015 Policy Created. Lodged

### UPDATE NOTES

Notes: 

### PREMIUM DETAILS

Base Premium:	<input type="text" value="903.83"/>
Fire Service Levy:	<input type="text" value="0.00"/>
GST:	<input type="text" value="90.38"/>
Stamp Duty:	<input type="text" value="99.42"/>
SUB TOTAL:	<b>1,093.63</b>
Underwriter Levy (incl GST):	<input type="text" value="55.00"/> (\$)
Broker Fee (incl GST):	<input type="text" value="555.00"/> (\$)
GRAND TOTAL:	<b>1,703.63</b>

Inception Date: 

Expiry Date: 

Payment:

[Convert to a Policy](#)

### POLICY DETAILS

[SHOW/HIDE](#)

### DOCUMENTS

- ☐ ENQUT0003192-Quote.pdf
- ☐ CRI - HSBLIB - Owner Builder - Wording - v1 - 112014.pdf
- ☐ CRI-OwnerBuilderPDS-v1-102014.pdf
- ☐ EnsuranceUnderwriting-POL000003235-CRI - A Record of Your Answers.pdf

[Email Selected](#)
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You send the quote documents and wording to your broker email address

You convert the quote if the client wants to take it out the policy and it will BIND and become a policy to send to your email to forward to your client

Application Steps

» [Sep 1 - Policy Information](#)  
Step 2 - Select Facility

**Compare Prices for Trades Insurance: Testing Live**

[Go back to client details](#)

**INFORMATION ABOUT INSURANCE COVER**

Occupation:

Public Liability:

Select	Public Liability
<input type="radio"/>	NONE
<input type="radio"/>	\$5 MILLION
<input checked="" type="radio"/>	\$10 MILLION
<input type="radio"/>	\$20 MILLION

Annual Turnover:

Inception Date:  \*

Expiry Date:

**ADDITIONAL COVER REQUIREMENTS**

Do you require Portable Tools and Equipment of Trade cover? ☒

The combined value of the following 2 sections must not exceed \$100,000.

What is the total value of the tools you'd like to insure? (\$) \*

What is the total value of the electronic items you'd like to insure? (\$) \* Enter 0 if you do not want to cover electronic items

Only an individual item valued over \$2,500 has to be declared.

**Add Specified Items (Non Electronic)**

Please enter individual items in the area below and click "add item" for each entry.

Year/Make/Model:

Description:

Value (\$):

Year/Make/Model	Description	Value \$	Action
drill 2015	drill with bits	\$2,500.00	<a href="#">Remove</a>

**Add Specified Items (Electronic)**

Please enter individual items in the area below and click "add item" for each entry.

Year/Make/Model:

Description:

Value (\$):

### Application Steps

Sep 1 - Policy Information

» [Step 2 - Select Facility](#)

## Compare Prices for Trades Insurance: Testing Live

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Facility	Lloyds - Liability
Underwriter:	Ensurance Underwriting
Basic Excess:	500
Liability:	\$10 Million
Tools:	None
Base Premium:	\$406.13
Fire Service Levy:	\$0.00
GST:	\$40.61
Stamp duty:	\$44.67
Underwriter Levy(incl GST):	\$44.00
GRAND TOTAL:	<b>\$535.41</b>

[Use Facility](#)

Facility	Lloyds - Tools
Underwriter:	Ensurance Underwriting
Basic Excess:	500
Liability:	None
Tools:	\$5,000.00
Base Premium:	\$166.25
Fire Service Levy:	\$0.00
GST:	\$16.63
Stamp duty:	\$18.29
Underwriter Levy(incl GST):	\$44.00
GRAND TOTAL:	<b>\$245.17</b>

[Use Facility](#)

Facility	Lloyds - Liability and Tools
Underwriter:	Ensurance Underwriting
Basic Excess:	500
Liability:	\$10 Million
Tools:	\$5,000.00
Base Premium:	\$572.38
Fire Service Levy:	\$0.00
GST:	\$57.24
Stamp duty:	\$62.96
Underwriter Levy(incl GST):	\$44.00
GRAND TOTAL:	<b>\$736.58</b>

[Use Facility](#)

[Cancel](#)