

Add New Client Steps

» Step 1 - Client Details

Step 2 - Client Contacts

CLIENT DETAILS

Client Code:	<input type="text"/>	*
Entity Name:	<input type="text"/>	*
Trading Name:	<input type="text"/>	
ABN:	<input type="text"/>	
Type of Entity:	<input type="text" value="Sole Trader"/>	▼

CONTACT DETAILS

Telephone:	<input type="text"/>
Fax:	<input type="text"/>
Mobile:	<input type="text"/>
Email:	<input type="text"/>
Web Address:	<input type="text"/>

PHYSICAL ADDRESS

Address 1:	<input type="text"/>
Address 2:	<input type="text"/>
Post Code:	<input type="text"/>  *
Same Postal Address:	<input type="checkbox"/> Tick if the postal address is the same as the physical address

POSTAL ADDRESS

Address 1:	<input type="text"/>
Address 2:	<input type="text"/>
Post Code:	<input type="text"/> 

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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

Sep 1 - Policy Information
» Step 2 - Select Facility

**Compare Prices for Construction Risk Insurance:
Testing Live**

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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:	\$1,148.63
Use Facility	

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:	\$1,120.56
Use Facility	

[Cancel](#)

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

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DETAILS OF THE INSURED

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

SITE ADDRESS

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

INSURER QUESTION

Permit Number

INFORMATION ABOUT INSURANCE COVER

Project Value: ⓘ Sub Limits are based on the maximum contract value below
 *
Construction Period: *
Scope of Works: Residential Owner Builder Construction Works
Inception Date: ⓘ *
Expiry Date: ⓘ *

INTERESTED PARTY

Interested Party:

Application Steps

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- » **Step 2 - Disclosure**
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Application for Construction Risk Insurance: Testing Live

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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 were 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 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.

« Previous

Save and Close

Application Steps

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Application for Construction Risk Insurance: Testing Live

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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:			\$1,148.63

Application Steps

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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:			\$1,148.63

Application Steps

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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:			\$1,148.63

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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

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 were 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: [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

- My Homepage
- Add New Client
- Search For a Client
- Search For a Policy
- CLIENT SERVICES FOR:
Testing Live**
- Edit Client Details
- View Client Policies
- Get Construction Risk quote
- 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:	<input type="text" value="1,093.63"/>
Underwriter Levy (incl GST):	<input type="text" value="55.00"/> (\$)
Broker Fee (incl GST):	<input type="text" value="555.00"/> (\$)
GRAND TOTAL:	<input type="text" value="1,703.63"/>

Inception Date:

Expiry Date:

Payment:

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

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

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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	Remove

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:	\$535.41

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:	\$245.17

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:	\$736.58

Use Facility

Cancel