



**Woodina**  
Underwriting Agency

**Professional Indemnity**  
**Construction Professionals**  
**Addendum**

## Section 1. Your Details

- 1.1 Please provide the full legal name of all entities to be insured under the Policy:  
(It is important you include all service, administration or nominee companies)

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.....

## Section 2. Break-up of Activities

- 2.1. Please state the percentage of your total income derived from:

Architecture	.....%
Acoustic Engineering	.....%
Civil Engineering	.....%
Chemical Engineering	.....%
Electrical Engineering	.....%
Environmental Engineering	.....%
Environmental Appraisals / Impact	.....%
Environmental Audits	.....%
Geotechnical / Soil Engineering	.....%
Hydraulic Engineering	.....%
Mechanical Engineering	.....%
Structural Engineering	.....%
Marine Engineering	.....%
Mining Engineering	.....%
(i) Aboveground	.....%
(ii) Underground	.....%
Surveying	.....%
(i) Building – Certification including mandatory and staged inspections	.....%
(ii) Building – Pest/Termite/Timber	.....%
(iii) Building - Pre-purchase building inspection	.....%
(iv) Building – Swimming pool/safety barrier inspection	.....%
(v) Land	.....%
(vi) Marine	.....%
(vii) Quantity	.....%
Project Management	.....%
Construction Management	.....%
Drafting	.....%
Interior Design	.....%
Town Planning	.....%
Other (Please provide details)	.....%
Total	100%

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2.2 Please state the percentage of your total income derived from:

Acoustics & Noise Prevention	.....%
Airports – “Non-Airside” Terminal Buildings & Infrastructure	.....%
Airports – “Airside” Tarmacs, Aprons, etc	.....%
Bridges - pedestrian overhead	.....%
Bridges precast concrete constructed in cantilever	.....%
Bridges prefabricated steel or precast concrete stayed by cables	.....%
Bridges prefabricated steel or precast concrete suspended by cables	.....%
Bridges prefabricated steel or precast concrete using non-standard beams	.....%
Individual Dwellings -Residential	.....%
Low rise residential / commercial (up to 3 stories) – new construction	.....%
Low rise residential / commercial (up to 3 stories) – Internal renovation or Fit out	.....%
High rise residential / commercial (above 3 stories) – new construction	.....%
High rise residential / commercial (above 3 stories) – Internal renovation or Fit out	.....%
Schools, Hospitals, Municipal Buildings & Recreation Centers	.....%
Industrial – Manufacturing, Warehouse & processing up to \$1,000,000 In value.	.....%
Industrial – Manufacturing, Warehouse & processing above \$1,000,000 In value.	.....%
Security or Control Engineering	.....%
Petrochemicals, refineries, chemicals fertilisers	.....%
Mechanical Plant & Bulk Handling Equipment	.....%
Dams – agricultural / irrigation purposes	.....%
Dams – any other purpose	.....%
Pollution Control equipment	.....%
Harbours & Jetties	.....%
Mine process control equipment & systems	.....%
Modular buildings - repetitive design	.....%
Oil & Gas Pipelines	.....%
Railways	.....%
Roads	.....%
Rail & Road Tunnels up to 20 meters in length	.....%
Rail & Road Tunnels over 20 meters in length	.....%
Sewerage or Water Systems	.....%
Structures at fairs, shows & exhibitions	.....%
Silos – up to 20 meters in height	.....%
Silos – above 20 meters in height	.....%
Waste Disposal, Treatment Management	.....%

Design of Pollution Controls Equipment	.....%
Underground Storage Facilities	.....%
Other (Please provide details)	.....%
Total	100%

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 .....

**Section 3. Non-compliant Building Materials/Cladding**

- |      |  |     |    |
|------|--|-----|----|
| 3.1  | Have you had, do you have, or do you intend to have any past, present or future involvement on any project that involves aluminum composite panels / non-compliant cladding systems? | Yes | No |
| 3.2. | Do you have, had, or intend to have any involvement on high rise (3 and above floors) residential and/or commercial buildings projects?  | Yes | No |

If you have answered Yes to either Questions 3.1 or 3.2 please provide full details:

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 .....  
 .....

**DECLARATION**

I/We declare and warrant that all the statements and particulars here given are true and that no information whatever has been withheld which might influence a prudent Insurer’s judgement and the acceptance of this Proposal. Should the above particulars alter in any way, I/We will advise Insurers as soon as possible.

I/We understand that failure to disclose any material facts which would be likely to influence the acceptance and assessment of the Proposal may result in Insurers refusing to provide indemnity or voiding the policy in every respect.

**I/We hereby agree that this Declaration shall be the basis of the contract between me/us and Insurers.**

**Name of Proposer** .....

**Signed by / on behalf of all Partners / Directors / Principals**

.....  
 .....

**Dated** .....

## **NOTICE TO INSURED**

(Pursuant to the provisions of the Insurance Contracts Act 1984)

### **Your Duty of Disclosure**

Before you enter into a contract of general insurance with an insurer, you have a duty, under the *Insurance Contracts Act 1984*, to disclose to the insurer every matter which 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 us before you renew, extend, vary or reinstate a contract of insurance.

Your duty however does not require disclosure of a matter:-

- that diminishes the risk to be undertaken by the insurer
- that is common knowledge
- that the insurer knows or, in the ordinary course of business as an insurer, ought to know
- as to which compliance with your duty is waived by the insurer.

### **Non-Disclosure**

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### **Claims Made Policy**

This policy is a claims made policy of insurance. This means that the policy covers you for claims made against you and notified to the Insurer during the period of insurance. The Policy does not provide cover in relation to:

- events that occurred prior to the retroactive date, if any, specified in the Policy;
- claims notified or arising out of circumstances notified under any previous policy (whether made or issued by the Insurer or any other insurer);
- claims made against you prior to commencement of the period of insurance;
- claims arising out of claims and circumstances noted on the proposal form for the current period of insurance or on any previous proposal form;
- subject to what is said in the next paragraph, claims made after expiry of the period of insurance even though the event giving rise to the claim may have occurred during the period of insurance.

However, where you give notice in writing to the Insurer of facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts but before expiry of the period of insurance, the policy will, subject to its terms and conditions, cover you notwithstanding that a claim is only made after expiry of the period of insurance.

### **Average Provision**

The Insurer provides that if a payment in excess of the limit of indemnity available under the policy has to be made to dispose of the claim, the liability of the Insurer for costs and expenses incurred with its consent shall be such proportion thereof as the amount of indemnity available under this policy bears to the amount paid to dispose of the claim.

### **Surrender of Waiver of any Right of Contribution or Indemnity**

Where another person or company would be liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after inception of the policy that you would not seek to recover any loss or damage from that person, you are not covered under the policy for any such loss or damage unless the agreement of the Insurer is obtained beforehand.

## PRIVACY

Woodina Underwriting Agency Pty Ltd is committed to protecting the privacy of the personal information you provide us. Woodina collects, uses and retains your personal information in accordance with the National Privacy Principles.

We need to collect the personal information on the applicable proposal form to consider your application for insurance and to determine the premium (if your application is accepted) when you are applying for, changing or renewing an insurance policy with us. This information will also be used if you lodge a claim under your policy. We may also need to request additional information from you in connection with your application or a claim.

If you do not provide us with this information, or any additional information we request, we may not be able to process your application or offer you insurance cover or respond to any claim.

We may disclose the personal information we collect:

- To our relevant employees involved in delivering our services;
- If your insurance broker collects this form from you, to that broker;
- To facilitators such as legal firms, professional experts such as accountants, actuaries, engineers and technology experts;
- To the insurance companies with whom we transact business;
- To the Lloyd's Syndicates we represent (which are located in the United Kingdom);
- To insurance reference bordereau or credit reference bordereau;
- To reinsurers or reinsurance brokers (which may include reinsurers located outside of Australia).

Where we do disclose the information as above the recipient may hold the information in accordance with its own privacy statement / policies. Those may include, by way of example, disclosing the information to and storage of that information by its associated entities which may be located overseas. Full details can be found on the recipient's website. However, we can also provide a copy to you on request.

We may also be required to provide your personal information to others for purposes of public safety and law enforcement and if required by law or by a law enforcement body to do so.

You may request access to your personal information, and where necessary, correct any errors in this information (some restrictions and costs may apply).

By completing and returning the proposal form and/or providing us with any additional information in connection with your application, you agree to us using and disclosing your information as set out above.

This consent to the use and disclosure of your personal information remains valid unless you alter or revoke it by giving us written notice.

From time to time, we may use your personal information to send you details of new insurance products or other insurance related information that may be of interest to you. If you do not wish to receive such information, please contact our General Manager or Operations Manager on (07) 3222 9400.

If you would like to access a copy of your personal information or you wish to correct or update your personal information, please also contact us on (07) 3222 9400 or email [info@woodina.com.au](mailto:info@woodina.com.au).

By completing and returning the proposal form and/or providing us with any additional information in connection with your application, you agree to us using and disclosing your information as set out above.

This consent to the use and disclosure of your personal information remains valid unless you alter or revoke it by giving us written notice.

From time to time, we may use your personal information to send you details of new insurance products or other insurance related information that may be of interest to you. If you do not wish to receive such information, please contact our General Manager or Operations Manager on (07) 3222 9400.

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