

# Carriers Legal Liability Proposal



Period of insurance From       To       at 12 midnight New Zealand time

## The Proposer

Carrier's name \_\_\_\_\_

Main base address \_\_\_\_\_

**NOTE: If more than one base please provide details separately**

Number of owned vehicles/trailers \_\_\_\_\_

Description \_\_\_\_\_

**NOTE: If more than one vehicle/trailer please provide details separately**

Number of employed drivers \_\_\_\_\_

Number of owner-drivers \_\_\_\_\_

Number of subcontractors \_\_\_\_\_

**NOTE: Please provide separate details of any security checks undertaken when drivers are hired**

Do you contract out carriage to other carriers? **yes ~ no** (Please circle)

**NOTE: Cover under this policy does NOT extend to contract carriers**

Do you engage in contract carriage for another carrier? **yes ~ no**

If yes, what procedures do you have in place to verify damage at the time you accept the goods? \_\_\_\_\_

**NOTE: Please provide separately details of any such contracts**

## Operation

Specific area of operation in NZ \_\_\_\_\_

Please advise types of transits:

\_\_\_\_\_ % Local carriage (metropolitan/around town)

\_\_\_\_\_ % Line haul (same day return up to 250km from base)

\_\_\_\_\_ % Long haul (over 250km/overnight)

**100%** Total

On what terms do you carry goods?

\_\_\_\_\_ % of income at Limited Carriers Risk (LCR)

\_\_\_\_\_ % of income at Owners Risk

\_\_\_\_\_ % of income at Declared Terms or Declared Value

**100%** Total

LCR limit of liability required per vehicle/location \$ \_\_\_\_\_ (Policy standard is NZD2,000,000)

LCR gross freight revenues last 12 months \$ \_\_\_\_\_

LCR estimated gross freight revenues next 12 months \$ \_\_\_\_\_

## Goods Carried

TYPE	% BY VOLUME
General Merchandise	%
Fragile goods	%
Whitegoods	%
Bulk Goods	%
Timber	%

*\*These goods are usually excluded unless specifically agreed by your Vero Marine underwriter*

TYPE*	% BY VOLUME
Household Goods & Personal Effects	%
Dangerous Goods (Consumer)	%
Hazardous Substances (Consumer)	%
Chilled Foods	%
Frozen Foods	%
Fruit/Vegetables	%
Wine and Spirits	%

TYPE*	% BY VOLUME
Aircraft, incl. Helicopters	%
Dangerous Goods (Industrial)	%
Hazardous Substances (Industrial)	%
Livestock	%
Office Removals	%
Tobacco/Tobacco Products	%
Valuable Cargo**	%

**\*\* Valuable Cargo means bullion, precious metal objects, precious stones, jewellery, bank notes, coins, bonds, negotiable instruments or securities of any kind, antiques, and works of art.**



## Contracts

Do you have any Declared Terms contracts **yes ~ no** Declared Value contracts **yes ~ no**  
State revenue from Declared Terms contracts \$ \_\_\_\_\_ Declared Terms contracts \$ \_\_\_\_\_  
Do terms apply to all subcontractors? **yes ~ no**

**NOTE: Please attach a copy of each contract in which you carry goods under these terms**

## General Information

Current insurer's name \_\_\_\_\_ Policy expiry date / /  
Has any insurer ever declined to insure you, imposed special terms or cancelled/ refused to renew your Policy? **yes ~ no**  
Have you ever been declared bankrupt, insolvent or ever entered into an arrangement with creditors? **yes ~ no**  
Have you ever had any criminal convictions? **yes ~ no**  
If yes, please give details \_\_\_\_\_

## Claims History

Please detail all claims/losses over the last five years

TYPE	AMOUNT	CAUSE	ROLLOVER	DEDUCTIBLE AMOUNT
_____	\$ _____	_____	<b>yes ~ no</b>	\$ _____
_____	\$ _____	_____	<b>yes ~ no</b>	\$ _____
_____	\$ _____	_____	<b>yes ~ no</b>	\$ _____

**NOTE: Please attach a claims printout from your current insurer**

## Important Notices

### Your duty of disclosure:

Subject to the rights set out in the Criminal Records ("Clean Slate") Act 2004, you are under a duty to disclose all material information to Vero Marine Insurance whether the information is asked for or not. Material information is information that might influence our decision to insure you and if so on what terms and/or premium. All information given must be complete and correct. If you have any doubt as to whether a fact is material then it should be disclosed. The duty to disclose all material information occurs prior to the commencement of cover, if the contract is varied and prior to each renewal. Failure to disclose all material information may result in Vero Marine Insurance avoiding your insurance policy.

### Privacy Act 1993:

This Proposal collects personal information in order to evaluate your insurance requirements for the purpose of deciding whether to issue insurance cover and if so on what terms. The information collected will be held by Vero Marine Insurance, 48 Shortland Street, Auckland; Failure to provide any personal information requested may result in your application for insurance being declined. Individuals have a right to request access to and correction of their personal information subject to the Privacy Act 1993.

## Declaration

I/We declare that:

1. Subject to any right I/we have under the Clean Slate Act, the information given is in every respect true, correct and complete and all material information has been disclosed to Vero Marine.
2. This Proposal shall be the basis of the contract between me/us and Vero Marine Insurance; and I am/we are willing to accept Vero Marine Insurance's policy terms, conditions, exclusion and any special terms they may require.
3. I/We are fully authorised to complete and sign this proposal on behalf of the person/s named in the proposal.

I/We authorise:

1. Vero Marine Insurance to give and obtain from other Insurance Companies, Insurance Brokers, the Insurance Claims Register Ltd or any other party any information relating to this or any other insurance held or previously held by me/us and any claims/s made by me/us.
2. Vero Marine Insurance to use my/our personal information to advise me/us of Vero Marine Insurance's products and/or services.

I/We undertake to inform Vero Marine Insurance immediately of any material events or changes in circumstances which occur after the commencement of this Policy or after any renewal.

Signature \_\_\_\_\_ Date / /

Company \_\_\_\_\_ Position in Company \_\_\_\_\_

**This insurance will not be in force until this proposal has been accepted by Vero Marine Insurance.**