

IMPORTANT INFORMATION
please read this first

carrier's combined package

policy information

The carrier's combined package allows carriers the flexibility to include transit and carrier's liability covers in the one integrated insurance policy. It is structured into separate covers for carrier's goodwill, carrier's indemnity and carrier's liability, allowing you to select the combination of covers you require.

All three covers contain the following benefits:

- ▼ No underinsurance or average provisions
- ▼ Provision to include cover for subcontractors
- ▼ Automatic re-instatement of the sum insured following a claim
- ▼ No turnover adjustment required if deposit premium \$2,000 or less
- ▼ Cover for general average, salvage contributions
- ▼ Plain language policy wordings.

Carrier's goodwill cover gives you the right to make a commercial settlement to your valued customers, regardless of your legal liability. You select which losses you want us to settle.

If selected by you, we will, at your request, cover all insured consignments against physical loss or damage directly caused by fire, explosion, lightning, flood, collision or overturning of the conveyance, jackknifing, derailment, impact, highjacking or armed hold-up, crashing or forced landing of aircraft, and war risks for sea and air transits only. If the loss relates to livestock, we also include mustering and agistment costs,

and the reasonable costs to avoid or minimise any further deaths arising out of the loss.

Cover exclusions are loss or damage that existed or occurred prior to the commencement of the insured transit, mechanical, electrical or electronic breakdown or malfunction, nuclear risks, loss of market or consequential loss.

Automatically includes cover for shipping containers, new companies purchased or formed by you.

Accident site clean-up costs, disposal of debris and decontamination of your premises are also included.

Optional extensions include accidental physical loss or damage during loading or unloading, theft pilferage and non delivery, malfunction or breakdown of refrigerating machinery (4 hour time excess), and water and/or hail.

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Carrier's indemnity cover gives accidental physical loss of or damage cover, where, in advance of the insured transit, you have contracted with certain of your customers, in writing, to indemnify them for accidental physical loss or damage to their goods. It does not allow your named customers to claim directly on this policy.

The policy includes cover for malicious damage, strikes, riots or civil commotions, and insufficiency or unsuitability of packing or preparation (unless caused directed or agreed by you, your consignor or the customer). Air and sea transits are covered for war risks while the goods are on board a ship, vessel or aircraft.

Automatically includes cover for shipping containers, new companies purchased or formed by you.

Accident site clean-up costs, disposal of debris and decontamination of your premises are also included.

Cover exclusions include loss or damage that existed or occurred prior to the commencement of the insured transit, mechanical, electrical or electronic breakdown or malfunction, nuclear risks, loss of market or consequential loss.

Carrier's liability cover is only available to those carriers who have consignment notes and/or contracts containing terms, conditions and exclusions that are approved by us, and who endeavour to have consignment notes signed or their contract terms imposed as a standard management practice. Once your consignment note conditions and contract terms are approved by us, we do not exclude or reduce cover if a consignment note is not signed or issued.

If this cover is accepted, we cover you if an Australian court finds, or we accept, that you are legally liable to pay compensation for loss or damage to the goods carried by you, in the ordinary course of transit. We also cover your legal defence costs, claimant's legal expenses, interest, clean up costs and any other charges awarded against you.

Important. The above is only a summary of the cover provided under each cover.

Full details of the cover, limitations, exclusions, conditions and other benefits are contained in the policy. Please retain this section and complete the attached application form in black or blue pen. If there is insufficient space, attach additional information on a separate sheet of paper.

carrier's combined package application

Section 1 information for all covers

Applicants name (include subsidiary companies)

ABN Number

Address
 State Postcode

Telephone No. () Fax No. ()

Email

Web site address:

How many years has the business been established? years

Description of the goods / merchandise / livestock carried:

Do you carry goods in your own vehicles? No Yes

How many vehicles do you own / operate?

Specify the geographic area in which you operate and require cover (e.g. anywhere in NSW)

Cover requested from / / to / / @ 4:00pm

Your estimated gross freight earnings	From goods that you contract to carry in your own vehicles	Paid to your subcontractors	When you sub-contract for other carriers
General cargo	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Refrigerated / perishable goods	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Livestock	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Household removals	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Section 2 carrier's goodwill cover

Do you require carrier's goodwill cover (nominated risks):

- ▼ for goods that you contract to carry in your own vehicles? No Yes
- ▼ for your subcontractors when they carry for you? No Yes
- ▼ when you subcontract on behalf of other carriers? No Yes

Do you wish to include cover for:

- Accidental physical loss or damage during loading and unloading? No Yes
- Theft, pilferage and non-delivery? No Yes
- Malfunction or breakdown of refrigerating machinery (4 hour excess)? No Yes
- Rain, water and / or hail damage? No Yes

Limit of liability required for any one vehicle? \$ For any one event or occurrence? \$

Do you wish to bear an excess? No Yes If Yes, how much excess? \$

Section 3 carrier's indemnity cover

Do you require carrier's indemnity cover (accidental physical loss or damage cover for named customers that you have agreed to indemnify)?

No Yes If Yes, complete hereunder:

Name of Customer indemnified by you	Type of goods carried	Limit of Liability any one load	Estimated Gross Freight Earnings	Excess required, per client, per load
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Add additional nominated clients by including a separate list.

Section 4 carrier's liability cover

Do you require carrier's liability cover? No Yes If Yes, complete hereunder:

Do you wish liability cover for goods:

- ▼ that you contract to carry in your own vehicles? No Yes
- ▼ carried for you by your subcontractors? No Yes
- ▼ when you subcontract on behalf of other carriers? No Yes

Limit of liability required for any one vehicle? \$ For any one event or occurrence? \$

Amount of **additional** cover requested for legal defence costs (automatic \$250,000) \$

Do you wish to bear an excess? No Yes If Yes, how much excess? \$

Do you use consignment notes or conditions of carriage? No Yes If Yes, please attach a copy to this application.

Will there be any contracts where the standard terms conditions and limitations are materially different to those contained in the consignment note / conditions of contract supplied? No Yes If Yes, supply a copy of each of those that differ.

Do you always endeavour to have consignment notes signed by both the forwarder and receiver?

No Yes If No, please detail reasons

When subcontracting for other carriers, do you accept any liability? No Yes If Yes, please provide details

Section 5 previous insurance (all covers)

	Current year	Previous year 1	Previous year 2
Actual gross freight earnings			
Value of claims paid & outstanding			
Number of claims			
Amount of policy excess			
Name of insurer			

In the last five years, has any Insurer declined or cancelled Insurance, refused to invite renewal, or imposed any special conditions on any of the applicants above? No Yes If Yes to any of these, please supply full details as an attachment.

Is the property insured:

a) predominantly, and

b) ordinarily:

used by the insured, a relative of the insured or any person with whom the insured resides, for:

- personal, domestic or household purposes, or commercial, retail, business, or any other purpose not described above?

Section 6 privacy**Privacy Statement**

Vero Insurance Limited ABN 48 005 297 807 is a member of the Suncorp Group.

The Privacy Act 1988 (Cth) requires us to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is essential to enable us to conduct our business of offering and providing you with our range of financial products and services.

We collect personal information for the purposes of:

- ▼ identifying you when you do business with us;
- ▼ establishing your requirements and providing the appropriate product or service;
- ▼ setting up, issuing, administering and managing our products and services assessing and investigating, and if accepted, managing a claim made by you under one or more of our products; and
- ▼ improving our financial products and services, including training and developing our staff and representatives.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product you request, manage or pay any claim under an insurance policy or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it.

We may also use and disclose your personal information for a secondary purpose related to the purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose of collection.

When necessary and in connection with purposes listed above, we may disclose your personal information to and/or collect your personal information from:

- ▼ other companies within the Suncorp Group;
- ▼ where required or authorised under our relationship with our joint venture companies;
- ▼ information technology providers, including hardware and software vendors and consultants such as programmers;
- ▼ customer research organisations;
- ▼ intermediaries including a representative acting on your behalf, other Australian Financial Services Licensee or our authorised representatives and our agents; where you are an insured person and not the policy holder, we will disclose to the policy holder;
- ▼ government, law enforcement or statutory bodies;
- ▼ the Financial Ombudsman Service;
- ▼ other insurers, financial institutions, insurance and claims reference agencies, credit agencies, loss assessors, financial or investigative service providers;
- ▼ hospitals, medical and health professionals;
- ▼ legal and other professional advisers;
- ▼ research and development service providers;
- ▼ printers and mail service and delivery providers for the mailing of statements, insurance policy documents and marketing material; and
- ▼ imaging and document management services.

Section 6 privacy (continued)

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include:

- ▼ sending your personal information to companies in the same Group;
- ▼ when you have asked us to do so;
- ▼ when we are authorised or required by law to do so;
- ▼ when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement;
- ▼ certain electronic transactions; or
- ▼ when it is necessary in order to facilitate a transaction on your behalf.

We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement and in compliance with the privacy regime.

Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why.

If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from us and other companies within the same Group. Generally, our companies in the Group will use and disclose your personal information for the Group’s marketing purposes.

If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

Contact

Please contact us to:

- ▼ change your mind at any time about receiving marketing material;
- ▼ request access to the personal information we hold about you; or
- ▼ obtain more information about our privacy practices by asking for a copy of our Privacy Policy;

You can contact us by sending a letter to

The Privacy Officer
GPO Box 3999
Sydney NSW 2001

Our Privacy Policy can also be found on our website at http://www.suncorp.com.au/suncorp/legal/privacy_policy.aspx

Section 7 your declaration

- (a) To the best of my/our knowledge and belief the information provided in this application is true and correct in every respect and no relevant information has been withheld
- (b) I/We understand this insurance is not in force until Vero Marine, a division of the insurer Vero Insurance Limited ABN 48 005 297 807, accepts this application.
- (c) I/We understand that any statement made in this application will be treated as a statement made by all the people to be insured. This declaration is signed by or on behalf of all applicants.

For personal applicants

I consent to:

- ▼ the use of personal information about me for the purposes shown in the Privacy Statement, and
- ▼ you sending me information about other products and services, unless I have declined ‘Other offers’, and the disclosure of personal information about me to, and obtaining personal information from, other parties, including those shown in the Privacy Statement, for any of these purposes.

For all applicants

If I have disclosed personal information about any other person, I confirm that I am authorised to:

- ▼ disclose to you personal information about that person and to consent to its use for the purposes shown in the Privacy Statement, and
- ▼ consent to disclosure to, and obtaining of other personal information about that person from, other parties including those shown in the Privacy Statement, for any of these purposes.

Signature of applicant(s)

Date / /

Date / /

Where you can contact us:

New South Wales

GPO Box 3999
Sydney NSW 2001
Telephone 02 8121 0999
Facsimile 02 8121 0949

Victoria

GPO Box 1509
Melbourne VIC 3001
Telephone 03 9245 8300
Facsimile 03 9245 8337

Queensland

GPO Box 537
Brisbane QLD 4001
Telephone 07 3135 2630
Facsimile 07 3031 2948

South Australia

GPO Box 1619
Adelaide SA 5001
Telephone 08 8205 5175
Facsimile 08 8205 5179

Western Australia

GPO Box B78
Perth WA 6838
Telephone 08 9211 4199
Facsimile 08 9211 4198