

Fleet Heavy Motor Questionnaire

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



General details			
Name of insured			
Trading name (if any)			
Year business established			
Previous company names			
Holding Broker		Holding Insurer	

Current Policy details			
Current pricing format			
Conventional or flat premium		Burning Cost premium	
Conventional with a CED		Aggregate deductible	
Current Excess Level			
Prime movers	\$	Miscellaneous Machinery	\$
Rigids	\$	Sedans, Utes, etc	\$
Trailers	\$	Other	\$
If current Excess levels vary over past 3 years, please provide details of Excess levels applied.			

Operations			
Gross Freight Earnings \$			
Do you have a geared road speed limit greater than 115 kph? If trucks are not limited, please provide details as to why not		Yes	No
Are any units fitted with tachographs or on-board performance monitoring equipment If "YES", nominate vehicles and brand of unit		Yes	No
Vehicle	Unit Brand Details	Vehicle	Unit Brand Details
4. Are any units engaged in road train operations?	Yes	No	If "YES" Doubles Triples
5. Do you operate B-Double units?	Yes	No	If "YES" how many do you operate?
6. Nominate your major prime contracts			
7. Do you insist on tow operator / sub-contractors having Trailer in Control cover?			
8. Do you tow trailers owned by another company?			

Geographical

Main base of operations							
Other depots at							
Maximum radius of operation							
Percentage of travel							
0-200kms	%	201-400kms	%	401-600kms	%	601-1000kms	%
1001-1500kms	%	Over 1500kms	%				
What percentage of night driving is undertaken?			Between 10pm to 5am		%		
			Between 5am to 10pm		%		
Main destinations	1.						
	2.						
	3.						
	4.						

Security

Are vehicles garaged at one place?		Yes	No	
Maximum number of items and total values at any one time at any one place		No. of items		
		Total value		\$
Are the units garaged in	1. Unsecured open area	Yes	No	
	2. Secured/locked compound	Yes	No	
	3. Enclosed/covered area	Yes	No	
Does security lighting exist at depots?		Yes	No	
Do security guards patrol depots?		Yes	No	
Are guard dogs used?		Yes	No	
Are keys left in vehicles?		Yes	No	
Other security related matters that may be applicable:				
Do drivers take vehicles home?		Yes	No	
If 'Yes', what theft prevention measures are taken?				

Nature of operations

Please advise a break down of Gross Freight earning by freight task							
Building Products -bricks, cut timber	Yes	No	%	Livestock	Yes	No	%
Bulk liquids (non hazardous)	Yes	No	%	Logging	Yes	No	%
Containers	Yes	No	%	Motor vehicles/machinery	Yes	No	%
Dangerous Goods	Yes	No	%	Parcel express	Yes	No	%
Frozen goods	Yes	No	%	Produce express	Yes	No	%
Furniture/Whitegoods	Yes	No	%	Sand/gravel/Earthmoving	Yes	No	%
General freight	Yes	No	%	Other (details below)	Yes	No	%
Grain	Yes	No	%	Details	Yes	No	%
Household removals	Yes	No	%				

Nature of operations

If Dangerous Goods are carted please advise:

What quantities are carried	%	Bulk	%	Packaged
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Please provide details of Dangerous Goods carried including classes of Dangerous Goods

What percentage of your work involves	1.	Next day delivery	%	
	2.	Time sensitive freight	%	
	3.	Overnight express freight	%	

History

How long in business?

Previous trading names?

Variation to fleet size in the past five (5) years

Year	Prime movers	Trailers	Rigids	Sedans, Utes etc.	Miscellaneous machinery	Other

Provide details of major operational changes in the last five years and any contemplated changes within the next 12 months

Has claims history been supplied from the previous underwriter (s) for the previous 5 years claims

Yes No

Does insured have facilities to perform:

Accident repairs? If **YES** please provide details.

Yes No

Servicing and Maintenance? If **YES** please provide details.

Yes No

Driver management

How many drivers does the insured currently have in their driver workforce?

How many new drivers have been employed in the last 12 months?

How many drivers are fulltime employees paid a weekly wage?

How many drivers are currently employed on a casual basis?

Do you use labour hire drivers?

Yes No

If the answer to question is yes how many of these drivers do you currently use?

Do you use sub-contract drivers to drive your vehicles that are paid via an ABN?

Yes No

If the answer is Yes, how many of these drivers do you currently use?

Driver management

Are drivers under the age of 25 currently employed? If yes please provide the following details:

Driver	Age	Years of experience this class	Vehicle	Radius Travelled

Describe the criteria for driver selection

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Is past employment checked?

Yes No

Is a copy of the relevant state driver history report obtained?

Yes No

If "YES", who is responsible for checking employment and driver history?

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Are drivers trained in relation to the goods carried?

Yes No

Are drivers graded on experience and allocated vehicles and routes based on that experience?

Yes No

Describe any driver incentive schemes operated in relation to:

a) Fuel savings

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b) Accident savings

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c) Maintenance savings

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Do you have casual drivers?

Yes No

If "Yes", how often?

Daily

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Weekly

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Monthly

What percentage do these drivers represent of your driving work force?

%

Are drivers issued with company uniforms?

Yes No

Are all drivers including casual trained in relation to load restraint requirements for the particular load they will carry?

Yes No

General

Has insurance been declined, cancelled, renewal refused or special conditions imposed?

Yes No

If "Yes", provide details

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Details of any claims denied by previous insurers:

Privacy

Our Privacy Policy describes how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. We use personal information to issue, administer and manage products and provide services. You can view our Privacy Policy at www.qbe.com.au/privacy, or to obtain a copy by phoning us on 133 723 or requesting it from our authorised representatives or service providers.

We may share your information with other QBE Group companies, our authorised representatives and service providers, each of which may be based outside of Australia.

By giving us personal information you consent to us collecting, disclosing, storing and using personal information in accordance with our Privacy Policy. If you give us someone else's personal information you confirm that you've obtained their consent to do so.

If you don't provide all of the personal information we've requested, we may be unable to issue, administer or manage products or provide services.

Duty of disclosure - what you must tell us

Under the Insurance Contracts Act 1984 (Cth) (the Act), you have a duty of disclosure. The Act requires that before a Policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the Policy, and on what terms. Your duty of disclosure is different, depending on whether this is a new Policy or not.

New business

Where you are entering into this Policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the specific questions we ask.

When answering our questions you must be honest.

- **Who needs to tell us**

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the Policy.

- **If you do not tell us**

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the Policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Policy as never having worked.

Renewals, variations, extensions and reinstatements

Once your Policy is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

- **You do not have to tell us about any matter:**

- that diminishes the risk,
- that is of common knowledge,
- that we know or should know in the ordinary course of our business as an insurer, or
- which we indicate we do not want to know.

- **If you do not tell us**

If you do not comply with your duty of disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.

Declaration and signature

I/We hereby declare that the above particulars and statements are true and correct and I/we have not withheld any relevant information.

Insured's signature or person authorised to sign on behalf of the Insured.		Date <i>dd/mm/yyyy</i>	
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Please return the completed form to your financial services provider.