

**RECYCLING AND
RE-USE SCHEME
MATERIAL DAMAGE
PROPOSAL FORM
AUSTRALIA**



IMPORTANT NOTICE

Your Duty of Disclosure Section 21 of the Insurance Contracts Act 1984 provides that before You enter into a contract of general insurance with an Insurer, You have a duty to disclose to the Insurer every matter that 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, upon what terms. You have the same duty to disclose those matters to the Insurer before You renew, extend, vary or reinstate a contract of general insurance. However, Your duty of disclosure does not require You to disclose matters that:

- diminish the risk to be undertaken by the Insurer;
- that are of common knowledge;
- that Your Insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with Your duty is waived by the Insurer.

This duty of disclosure continues after this application form has been completed up until the Period of Insurance commences. Consequences of 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. Material Change in Risk: You should advise Genesis of any material change to the risk, for example moving to a different location.

INSTRUCTIONS

This Proposal form and all materials submitted shall be held in confidence. All questions must be fully answered and all requested information and/or required attachments submitted to enable a quotation or indication to be given. However, the completion and submission of this form does not bind the applicant or underwriters to enter into any contract of insurance.

If a question does not apply, please write "N/A". If the answer is none, state "none" or "0". If more space is needed, please continue on a separate sheet of the applicant's letterhead and indicate the question number to which the information responds. This Proposal form and any separate continuation sheets must be completed, signed and dated by a principal of the business.

Additional information should be provided on separate sheets clearly identifiable as forming part of the proposal form on company letterhead.

1. Full Name of proposer:

2. Registered address:

Postcode:

3. ABN:

4. Existing Insurers:

5. Address of location to be insured:

Postcode:

OWNERSHIP

6. Are you the owner of the buildings at the location to be insured? Yes No

7. The Premises are detached and separated from adjoining premises? Yes No

If **NO** please describe the occupancy of all adjoining premises:

8. You are the sole occupier or tenant of all buildings at the location to be insured? Yes No

If **NO** please provide full details of all other occupants and their trades/business:

Other occupant 1 Trade

Other occupant 1 Trade

Other occupant 1 Trade

9. Date you commenced trading: At the location:

Elsewhere:

10. Has the business changed its name in the last 5 years? Yes No

If **YES** please give full details of all previous names:

LEGAL STATUS

11. Have you or any director/ partner/manager of the business ever:

- | | | |
|---|-----|----|
| a) had insurance declined or cancelled? | Yes | No |
| b) had an insurer refuse or not invite renewal? | Yes | No |
| c) had any special conditions imposed on a policy of insurance? | Yes | No |
| d) had a special excess imposed on a policy of insurance? | Yes | No |
| e) had a claim rejected under a policy of insurance? | Yes | No |
| f) been declared bankrupt or put into receivership or liquidation? | Yes | No |
| g) been charged with or convicted of a criminal offence? | Yes | No |
| h) had any other matters you should disclose? (see 'Your Duty of Disclosure') | Yes | No |
| i) had any court judgements awarded against you? | Yes | No |
| j) ever been prosecuted or received notice of an intended prosecution under any work place health and safety legislation? | Yes | No |

If **YES** please give full details of the prosecution or intended prosecution, including details of the outcome (if resolved) and a detailed description of the incident giving rise to the prosecution or intended prosecution:

- | | | |
|---|-----|----|
| k) involved in any current, ongoing or potential matters that may give rise to any legal or contractual disputes? | Yes | No |
|---|-----|----|

If **YES** please give full details, including details of all parties involved and the subject matter of the actual or potential dispute.

- l) What are the hours and days of operation of the business:
(this is the time when the Building/business is open for normal operation, not including at time when only maintenance, housekeeping or security staff maybe in the Building and/ or at the premises).

DESCRIPTION OF PROPERTY AND TRADING ARRANGEMENTS

12. What is the approximate age of the Buildings to be insured?

13. What materials are the buildings constructed of:

- a) Walls (for example please state - brick, stone, concrete, metal, composite panels or sheets composed entirely of incombustible mineral ingredients, timber, etc.)

- b) Roof (for example please state does the external surface of the roof consist of slates, tiles, metal, concrete, sheets or slabs composed entirely of incombustible mineral ingredients, felt, asphalt, bitumen, timber, etc.)
- c) Ceiling & linings (for example - plasterboard, timber, etc.)
- d) Is any part of the Premises constructed using composite panels: Yes No
- If **Yes**, please give details of the type of panelling used, including details of the materials used.
- e) Please provide a clear, up to date plan of the Premises together with this Proposal form and confirm that this has been provided: Yes No

FIRE DETECTION & WARNING

- 14.** Is Fire detection installed within buildings? Yes No
- Provides coverage of all storage areas? Yes No
- Type of detection system?
- Thermal imaging / FLIR Yes No
- Smoke / beam / aspirating Yes No
- Heat (fixed temperature) Yes No
- Heat (rate of rise) Yes No
- 15.** Is the Fire detection system monitored at all times? Yes No
- By alarm receiving company Yes No
- By the insured i.e. hand-held electronic devices Yes No
- 16.** Is the Fire detection system maintained under contract? Yes No
- 17.** Is the Fire detection system on occasion purposely deactivated during operating hours to prevent false alarms? Yes No
- 18.** Is there a Fire watch person on site? Yes No
- Premises manned 24/7 by dedicated fire watch person? Yes No
- Premises manned outside of operating hours by dedicated fire watch person? Yes No

FIRE PROTECTIONS

Is fire fighting equipment installed within buildings:

- 19.** Manual Systems Yes No
- If **Yes**, please provide the following details:
- Fire extinguishers? Yes No
- Fire hoses? Yes No
- Are all systems referred to above maintained by an annual servicing contract? Yes No

20. Automatic Systems	Yes	No
Is a sprinkler system (29th edition) installed within buildings?	Yes	No
Does the system provide coverage of all storage areas?	Yes	No
Is the system a Wet Type system?	Yes	No
Is the system a Dry Type system?	Yes	No
Is the system a Combination wet/dry system?	Yes	No
Is the system maintained by an annual servicing contract?	Yes	No
Is a cannon or rapid foam expansion system installed within the buildings?	Yes	No
Does the system provide coverage of all storage areas?	Yes	No
Is the system maintained by an annual servicing contract?	Yes	No

SECURITY / INTRUDER ALARMS

21. Intruder alarm installed within?:		
All office buildings	Yes	No
All process buildings	Yes	No
All storage buildings	Yes	No
Are all intruder alarms maintained by approved contractors?	Yes	No
22. Are all intruder alarms monitored at all times outside of normal operating hours?		
by an approved alarm receiving company	Yes	No
by the insured (i.e. through hand-held electronic devices)	Yes	No
23. Are all intruder alarms maintained under annual service contract?	Yes	No

CCTV

24. Does the premises have CCTV coverage of all:		
Process areas (inside buildings)	Yes	No
Process areas (outside building)	Yes	No
Storage areas (inside buildings)	Yes	No
Storage areas (outside buildings)	Yes	No
25. Is all CCTV footage:		
Locally recorded on site 24/7 with minimum 14 days retained recorded footage?	Yes	No
Monitored by an approved alarm receiving company, central station or 3rd party outside of normal operating hours?	Yes	No
Monitored by the insured (i.e. through hand-held electronic devices)	Yes	No
26. Is the CCTV system maintained under annual service contract by an approved contractor?	Yes	No

PHYSICAL SECURITY

- | | | |
|---|-----|----|
| 27. Are all buildings fully close sided and lockable? | Yes | No |
| 28. Are any buildings partially open-sided? | Yes | No |
| 29. Are all perimeters secured by a fence or boundary wall at least 1.8m in height? | Yes | No |
| 30. Please provide additional details of the fence/boundary wall (i.e. is it palisade/chainlink/close-boarded/walled) | | |
| 31. Are all vehicular access points gated and lockable? | Yes | No |
| 32. Security guard | | |
| Are the premises manned 24/7 by dedicated security guard? | Yes | No |
| Are the premises manned outside of operating hours by dedicated security guard? | Yes | No |
| Are the premises unmanned by a security guard, but are subject to frequent visits by a security company outside of operating hours? | Yes | No |
| Are checks monitored and recorded by an electronic tagging system | Yes | No |

MACHINERY

- | | | |
|--|-----|----|
| 33. Is all machinery maintained in line with its manufacturer and/or commissioning agent guidelines? | Yes | No |
| 34. Are maintenance records retained for all machinery? | Yes | No |
| 35. Are maintenance contracts in place for all machinery items with a single value of AUD 50,000 or more? | Yes | No |

MATERIAL SIZE REDUCTION SHREDDING / CHIPPING / HOGGING / GRANULATION

- | | | |
|--|-----|----|
| 36. Material size reduction is undertaken by: | | |
| Fixed Plant? | Yes | No |
| Mobile Plant? | Yes | No |
| 37. Material size reduction is carried out: | | |
| Inside buildings? | Yes | No |
| Outside buildings? | Yes | No |
| 38. The main Cutter/Blade/Hammer rotates at: | | |
| Less than 120 rpm? | Yes | No |
| Greater than 120 rpm? | Yes | No |

39. All post size-reduced material is:

Temperature monitored? Yes No

If **YES** please give details of monitoring (heat probes, infra-red detection etc)

Segregated away from pre-processed material? Yes No

40. Does all size reduction machinery incorporate an Automatic Fire Suppression System? Yes No

If **YES** please give full details of all systems used.

41. Are Automatic Fire Suppression Systems maintained annually under a service contract by an approved installer?

If so who?

ELECTRICAL SYSTEMS

42. All electrical circuits on-site have been tested by qualified electrical engineers within the last 3 years? Yes No

43. All known defects detected during the testing of the electrical circuits on-site have been remedied by a qualified electrical engineer? Yes No

44. All electrical circuits on-site are deemed by a qualified electrical engineer to be in a satisfactory condition? Yes No

FLOODING POTENTIAL

45. The Premises are NOT situated in an area which has any history of flooding? Yes No

If **NO** please provide details.

MATERIAL LOCATED INTERNALLY

Every reference below to 'material' means 'any pre or post process waste material, recyclate, residual waste or any other item or material that has been, is being, or is intended to be processed by you at the insured location'.

46. Material is NOT located inside buildings during normal operating hours? Yes No

47. Material is NOT located inside buildings outside normal operating hours? Yes No

48. The quantity of material located inside buildings is consistent with the quantity you expect to process on the same day? Yes No

49. What is the maximum length of time material is located within buildings?

24 hours	48 hours	72 hours	7 days
14 days	1 month	3 months	6 months

50. Material is stored/located within designated storage areas comprising of non-combustible bays/bunkers? Yes No

51. Total volume of material within buildings (m³)

Typical: m³ Max: m³

52. Are all materials stored in line with an “approved” Pollution Incident Response Management Plan that meets the requirements of the Protection of the Environment Operations Act 1997 (POEO Act), the Protection of the Environment Operations (General) Regulation 2009 and the Protection of the Environment Legislation Amendment Act 2011 (POELA Act) that has been approved by the Environmental Protection Authority? Yes No

Please provide a copy.

53. Is temperature monitoring of all materials carried out by means of temperature probes and/or thermal imaging cameras? Yes No

54. Is all material inspected for contaminants and/or heat sources when it’s first unloaded at your premises? Yes No

Please provide full details of this procedure, including the method and frequency of inspections.

MATERIAL LOCATED EXTERNALLY

55. Is all material located at least 10m from external building walls and the footprint of the buildings at all times? Yes No

56. Is all material located at least 10m from external building walls and the footprint of the buildings outside normal operating hours only? Yes No

57. Is all material located at least 2m from any boundary fence/wall? Yes No

MATERIAL TYPES & PROCESS CATEGORY TYPES

- Please carefully examine the charts on the following 3 pages
- Put a Tick in the relevant box(s) that apply to your operations

58. Please Tick the relevant Box(s) for Material Types Handled and Processes Undertaken

MATERIAL TYPES		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
A1	LIQUID WASTE Non Combustible / Non Flammable									
A1	METALS ONLY Excludes MRF Separated Metals & ELVs									
A1	AGGREGATES & SOILS									
A1	GLASS									
A1	PLASTERBOARD (Gypsum)									
A2	ANAEROBIC DIGESTION (Farm Waste)									
A3	COMPOST In-Vessel and/or Windrows in the Open									

MATERIAL TYPES Normally combustible materials (TRADE BAND B)		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
B1	LIQUID WASTE Combustible / Flammable and Containerised									
B1	COMPOSTING (Windrows Inside Building)									
B1	ANAEROBIC DIGESTION Non-Farm Waste									
B2	BATTERIES (Non-Lithium)									
B2	PLASTICS (Baled/Loose PVC Only)									
B2	WEEE MATERIAL									
B3	TEXTILES (Baled)									
B3	PAPER (Baled)									
B3	CARD (Baled)									
B3	WOOD (Whole/Pallets/ Lumber)									
B3	PLASTICS (Baled) All Polymers Excluding PVC									
B4	METALS (MRF Separated Metals) Includes ELV Depollution									
B4	C & D / GENERAL SKIP									
B5	TYRES / RUBBER (Whole)									

MATERIAL TYPES		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
Readily combustible materials WITHOUT a Known Inherent Risk of self heating (TRADE BAND C)		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
C1	TEXTILES (Loose)									
C1	PAPER (Loose)									
C1	CARD (Loose)									
C1	PLASTICS (Loose) All Polymers Excluding PVC									
C1	MATTRESSES (Whole)									
C2	DRY MIXED RECYCLABLES Including Paper / Card / Plastics									
C3	CO-MINGLED (Including Paper /Card / Plastics / Glass / Aluminium & Steel Cans)									
C3	C & I (Organic Contamination Incidental)w									

MATERIAL TYPES		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
Readily combustible materials WITH a Known Inherent Risk of self heating (TRADE BAND D)		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
D1	BATTERIES (Lithium)									
D2	TYRES / RUBBER Granulated / Shredded									
D2	WOOD (Size Reduced) Chipped / Shredded / Biomass Fuel									
D3	RDF (Production and / or Storage)									
D3	SRF (Production and / or Storage)									
D3	MUNICIPAL SOLID WASTE Domestic and / or Commercial									
D3	C & I Organic Contamination Present / Likely									
D3	MATTRESSES (Size Reduced) Granulated / Shredded									
D4	COMPOSTING (MBT)									

MATERIAL TYPES		Process Undertaken								
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
FLAMMABLE MATERIALS (TRADE BAND E)		Storage Non Processing	Bulking & Storage	Washing/ Anaerobic Digestion	MRF Baling Crushing Screening Manual/ Optic Sorting	Size Reduction Granulation	Hot Process Extrusion Autoclave	Waste to Energy Biomass	Size Reduction Shredding Chipping Hogging	Waste to Energy MSW RDF SRF Process & Storage
E1	LIQUID WASTE Combustible / Flammable & Uncontainerised									

VALUES AT RISK

When providing details of the Value At Risk, it is important that all values are accurate. **If any figure provided below is inaccurate, we may be entitled to reduce the amount we pay in the event of a claim. In some cases, we may be entitled to avoid the policy (i.e. treat it as if it never existed).**

All figures provided should be sufficient to cover the costs of rebuilding or replacement of the property as new, including where relevant an amount for:

- landlord's fixtures and fittings;
- walls, gates and fences, outbuildings, extensions, roads, car parks, yards, paved areas, pavements, footpaths, building management and security systems, fuel tanks and equipment, wind turbines and solar panels, landscaping and recreational features;
- architects, surveyors and professionals fees;
- the costs of demolition, including debris removal, shoring and propping up;
- GST where you are registered for GST.

The figures you provide must be the full cost of replacement, including the above, and not the amount of cover you require.

59. SECTION A - MATERIAL DAMAGE

LOCATION (Reception Hall, Storage Shed etc.,)	Values at risk (AUD)	Values at risk (AUD)	Values at risk (AUD)
* BUILDINGS			
Standard Construction			
* BUILDINGS			
Non-Standard Construction & Outbuildings			
LOSS of RENT		Indemnity Period	
Receivable / Payable		Required	
	In Secure Buildings (AUD)	In The Open (AUD)	Largest Item (AUD)
FIXED MACHINERY			
MOBILE PLANT			
GENERAL FIXTURES, FITTINGS & Other Contents			
STOCK in TRADE			
STOCK of NON-FERROUS METAL			
STOCK of FUEL			
Diesel / Oil & Fuel Tanks			
COMPUTER & ELECTRICAL			
Office Equipment			
ANY OTHER ITEMS			
Please provide details of such items			

ADDITIONAL PERIL SUBSIDENCE.

Please Tick if you require a quotation for subsidence cover

NOTE: Subsidence Cover is only available if a Subsidence Questionnaire has been fully completed, signed, dated and confirmed as being acceptable by ourselves

60. SECTION B - BUSINESS INTERRUPTION

When providing details of the Value At Risk, it is important that all values are accurate. **If any figure provided below is inaccurate, we may be entitled to reduce the amount we pay in the event of a claim. In some cases, we may be entitled to avoid the policy (i.e. treat it as if it never existed).**

The indemnity period you select should be sufficient to cover the maximum time the business will be affected if the premises were destroyed by fire. There are many factors to consider, including the time taken to rebuild the buildings and replace all machinery.

The value at risk should be based on your anticipated annual gross profit, allowing for trends in your business. The figure should be projected forward two years where the indemnity period selected is 12 months, and 3 years where the indemnity period selected is 24 months. For indemnity periods exceeding 12 months, the value at risk should be increased proportionately.

BASIS of COVER	Value at risk (AUD)	Indemnity period
Gross Profit		12 Months
Increase in Cost of Working		18 Months
Additional Increase in Cost of Working		24 Months

Other Period Required Yes No

CLAIMS & MATERIAL FACTS DECLARATION

- 61.** Give details of all Claims or Incidents that may have given rise to a Claim in the last 7 years, if this policy had been in force at the time. Incidents that may have given rise to a Claim include Fire, Theft, and Malicious Damage, whether or not you made a claim.

Please give full details, including the circumstances giving rise to the incident, the extent of any damage or injury and the amount of any loss or claim settlement

At this location	Date	Paid and/or outstanding monies
Incident / claim details		
1		
2		
3		
4		
5		

Total number of incidents and/or claims:

At other location	Date	Paid and/or outstanding monies
Incident / claim details		
1		
2		
3		
4		
5		

Total number:

62. What remedial action/mitigation measures have been put in place following any claims?

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as a prudent insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may proceed in line with one or more of the following options:

- cancel your contract
- refuse to pay a claim
- reduce the amount we will pay you

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Average (Underinsurance)

Each of the sums insured within this Policy are declared to be separately subject to Average. Whenever a sum insured is declared to be subject to Average if such sum shall at the commencement of any Damage be less than the value of the insured item covered within such sum insured the amount payable by the Insurer in respect of such Damage shall be proportionately reduced.

Declaration

I/We declare that:

- I/We am authorised by each of the applicant(s) to sign this Proposal
- The statements in this Proposal are true and complete and no material information has been withheld
- I/We have diligently made all necessary enquiries in order to comply with the duty of disclosure
- Where I/We have provided information about another individual, that individual has been made aware of that fact and of the Insurer's Privacy Statement
- I/We acknowledge that you rely on the information and representations in this Proposal and otherwise made by me or on my behalf in relation to this insurance
- Except where indicated to the contrary, I/We understand that any statement made in this Proposal will be treated as a statement made by all persons to be insured
- I/We undertake to notify you any material alteration to the information contained in this Proposal prior to inception of the proposed insurance
- I/We understand that no insurance is in place until such time as the Insurer has confirmed acceptance of the proposed insurance

THE UNDERSIGNED HAS READ THE FULL TERMS AND CONDITIONS OF THEIR POLICY, THIS INCLUDES (BUT IS NOT LIMITED TO) THE SCHEDULE, WORDING, CLAUSES AND ANY ADDITIONAL WARRANTIES AND SUBJECTIVITIES THAT HAVE BEEN APPLIED TO THE POLICY.

THE UNDERSIGNED AGREES TO ADHERE TO THE FULL TERMS AND CONDITIONS OF THEIR POLICY FOR THE DURATION OF THE CONTRACT.

Name of Director/Officer/Board member/senior manager:

Signature of Director/Officer/Board member/senior manager

Position Held:

For and on behalf of:

Date:

Please note, policy coverage will not be effected until this proposal is signed and dated by a Director/Officer/ Board Member/ Owner/Partner

