Application Form for Self Storage Insurance

Note:
The information contained in this report is provided by the broker for preliminary risk assessment only. A full survey, if required, will need to be carried out by the insurer.

Client Details

Full Insured Name: (including Trading Names & ABN No.) (ABN No. must match ABN Website)	
Full Street Address of the Property Insured:	Suburb:
State:	Postcode: Phone No ( )
Business Description:	

1. Construction

a)	Walls:	Brick/Concrete ☐	Iron ☐	Other ☐			
b)	Roof:	Iron/Steel ☐	Tile ☐	Other ☐			
		Does roof have internal insulation?			☐ Yes	☐ No	
		Skylights or Transparent Panelling?			☐ Yes	☐ No	
		If so, corridors only?			☐ Yes	☐ No	
c)	Floors:	Concrete ☐	Wood ☐	Other ☐			
		Are there openings in the floor? (e.g. hatches, lift wells)			☐ Yes	☐ No	
d)	Is there any Sandwich Panelling?				☐ Yes	☐ No	
	If "Yes", what type						
	If "Yes", what percentage of floor space	%					
e)	Is there Asbestos?				☐ Yes	☐ No	
f)	Are you located in a Flood Area?				☐ Yes	☐ No	

2. Asset Protection

a)	Sprinklers:	☐ Yes ☐ No	b)	Thermal/Smoke Detectors:	☐ Yes ☐ No
	If "Yes" approx date installed			*Brigade connected*	☐ Yes ☐ No
	Testing frequency				
c)	Hydrants/Hose Reels:	☐ Yes ☐ No	d)	Extinguishers:	☐ Yes ☐ No
	Number			*Number*	
	Type			*Type*	
				Service Frequency	

3. Adjacent Premises

a) Occupancy/Type of Business:	
b) Walls/Roof:	
c) No. of Storeys:	

Application Form for Self Storage Insurance

d) Approx Distance from your Boundary:

4. Additional Information

a) No of Storage Units:

b) No. of Storeys:

If greater than 2 storeys, is there any Aluminium Composite Panelling (ACP)

☐ Yes ☐ No

c) Any Lifts: ☐ Yes ☐ No

d) Basement: ☐ Yes ☐ No

e) Other Tenants: ☐ Yes ☐ No

g) Approx Age of Premises:

h) Approx Dimensions (M^2):

i) Ducted Airconditioning: ☐ Yes ☐ No

j) Mezzanine: ☐ Yes ☐ No

If yes, provide details of Other Tenants (occupation, % floor space):

If yes, do you own the building? ☐ Yes ☐ No

If yes, is your intention to insure your liability for property owner activities for other tenancies within this policy?

☐ Yes

☐ No (please ensure insurance is placed elsewhere)

k) Are shipping containers used as storage options? ☐ Yes ☐ No

If yes, what percentage of units are shipping containers? %

l) Are portable/mobile storage units used as storage options? ☐ Yes ☐ No

If yes, what percentage of units are portable/mobile storage units? %

m) State of Repair: Good ☐ Fair ☐ Poor ☐

n) Glass Description: Office Only ☐ Yes ☐ No In Storage Building ☐ Yes ☐ No

o) Any External Signs: ☐ Yes ☐ No Fluorescent ☐ Yes ☐ No Freestanding ☐ Yes ☐ No

p) Is Storage Permitted in Open Air: ☐ Yes ☐ No Approximate Type/Value

q) No. of Employees: Clerical Other Total

r) Hours/Days Operating: Office Hours Weekdays Office Hours Weekends

s) Access Hours Outside Office Hours: Weekdays Weekends

t) Method of Access during Office Hours: Key Card ☐ Pin Number ☐ Manual/Key ☐

u) Method of Access outside Office Hours: Key Card ☐ Pin Number ☐ Manual/Key ☐

v) Additional Security: Is there a resident manager? ☐ Yes ☐ No

Is video monitoring installed? ☐ Yes ☐ No

Application Form for Self Storage Insurance

Is data logging of entry installed?	☐ Yes ☐ No
w) Are any Storage Units used to operate a business (this does not include the storage of business goods)?	☐ Yes ☐ No
If yes, provide details of businesses (number of Storage Units used to operate a business and business operations carried out): *Please note additional information may be required.*	

5. Processes & Plant

a) Power/Heating: Power to Units ☐ Yes ☐ No

b) Type: Electric ☐ Yes ☐ No Natural Gas ☐ Yes ☐ No Boiler ☐ Yes ☐ No

c) Storage:

Are flammable liquid, gas or oil such as petrol, kerosene, LPG aerosol, diesel fuel or engine oil permitted to be stored?	☐ Yes ☐ No
Are corrosive chemical or nitrate such as chlorine, sulphuric acid or fertiliser stored?	☐ Yes ☐ No
Are tobacco or cigarettes stored?	☐ Yes ☐ No
Is paint stored?	☐ Yes ☐ No
Are tyres stored in bulk?	☐ Yes ☐ No
Are motor vehicles stored?	☐ Yes ☐ No
If Yes	
Has the battery been disconnected?	☐ Yes ☐ No
Is the petrol tank at least half full?	☐ Yes ☐ No
Is wine or alcohol stored?	☐ Yes ☐ No
If so, is the area temperature controlled?	☐ Yes ☐ No

d) Computers:

Type	*Usage*	*Approx Value*
		$

6. Management Systems

a) Thermoscanning. *	☐ Yes ☐ No	Active:	☐ Yes ☐ No	Comments:	
b) Staff Fire Training	☐ Yes ☐ No	Active:	☐ Yes ☐ No	Comments:	
c) Self Inspection Checklist	☐ Yes ☐ No	Active:	☐ Yes ☐ No	Comments:	
d) Emergency Plan	☐ Yes ☐ No	Active:	☐ Yes ☐ No	Comments:	
e) Contingency Plan	☐ Yes ☐ No	Active:	☐ Yes ☐ No	Comments:	
f) Prevention Maintenance Plan	☐ Yes ☐ No	Active:	☐ Yes ☐ No	Comments:	

Application Form for Self Storage Insurance

g) Hot Works Permit System * ☐ Yes ☐ No | Active: ☐ Yes ☐ No | Comments:

* *Please refer Appendices for further information*

7. Housekeeping

a) Standard: Excellent ☐ Good ☐ Fair ☐ Poor ☐

b) Smoking: Allowed Anywhere ☐ Yes ☐ No

Special Areas/Time

8. Perimeter Security

a) Security: Alarm Installed ☐ Yes ☐ No

b) Type: Local ☐ Back to Base ☐ Other ☐ Yes ☐ No

If "Other" please provide details

c) Fences: Perimeter Fence Sensors ☐ Yes ☐ No Lighting Sensors ☐ Yes ☐ No

Details

d) Distance from Security Base: Kilometres Minutes

e) Security Service: ☐ Yes ☐ No

f) Name of Service:

g) Time Patrolled:

h) Security Fencing: ☐ Yes ☐ No

i) Security: External Doors

External Windows

Skylights

Comments on Security System:

9. Sums Insured

Cover	Sum Insured
Reinstatement and Replacement Value of the Building(s)	$

Replacement Value of the Contents	$

Cost Price of Stock *(e.g. locks, boxes, etc)*	$
Estimated Gross Revenue for the next Twelve (12) Months	$

Application Form for Self Storage Insurance

Public Liability limit required	$10,000,000	☐	$20,000,000	☐
	Other	☐	*Please Specify*	$

10. General Information

If "Yes" to any of the following below, please provide full details, including name of insurer, dates, amount in $'s, reason for cancellation

a) Have you in the past 5 years

Made any claims(s) on an insurer for loss or damage ☐ Yes ☐ No

Had any insurance declined or cancellation, application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer ☐ Yes ☐ No

Suffered any loss or damage which would have been covered by the proposed insurance company ☐ Yes ☐ No

b) Have your or any partner(s), shareholder(s) or director(s) of the business

Ever been declared bankrupt ☐ Yes ☐ No

Ever been involved in a company or business which became insolvent, subject to any form of insolvency, administration (e.g. liquidation or receivership) ☐ Yes ☐ No

Been convicted of any criminal offence within the past 5 years (other than minor traffic convictions) ☐ Yes ☐ No

Been liable for any civil offence or pecuniary penalty (exceeding $5,000) ☐ Yes ☐ No

c) Are there any other material facts or hazardous factors relating to risks to be insured or the proposer which should be disclosed to enable true assessment of the risk proposed before acceptance ☐ Yes ☐ No

Signed for and on behalf of and with the authority of all parties making this proposal

SIGNATURE: DATE:

Important Notice

To ensure proper protection you, the insured, have various duties both before you enter into a new insurance as well as at renewal or whenever your risk changes. Failure to observe these duties could lead to the rejection of an otherwise valid claim.

Aon Risk Services Limited ABN 17 000 434 720
GPO Box 4189 SYDNEY NSW 2001

Application Form for Self Storage Insurance

The 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 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, on what terms.

Your duty, however, does not require disclosure of 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 his business, ought to know;
- as to which compliance with your duty is waived by the Insurer.

Examples of information which are relevant to Insurers are:-

i) past claims experience;
ii) a cancellation of a previous insurance policy or refusal by an Insurer to renew a policy previously held by you;
iii) any unusual features of the subject matter of the insurance which might increase the likelihood of a claim under the policy.

If you are uncertain about whether or not a particular matter should be disclosed to the Insurer, please contact our office.

Non-disclosure:

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of claims 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.

Application Form for Self Storage Insurance

Appendices

Important Information on Thermal Scanning

Electrical faults are a major cause of fires in commercial and industrial premises and continue to be a concern for business and insurers alike causes

Overloaded electrical switchboards and motors are a main contributor to fire damage but there are also other areas where fires start, namely poor/deteriorated/under-sized cabling, and faulty fixed installations and portable appliances a loose connection or overloaded circuit board, where the current flowing through the wiring encounters resistance at the connection, generating heat/sparking, and can start a fire, for instance:

- inside a switchboard;
- in the wall at the back of a power point;
- in a wiring junction box in the ceiling or above light fittings; as well as poorly installed cabling and old or damaged portable equipment are all fire hazards. Electrical “arcing” (or sparking) occurs where wiring insulation has been damaged by an external occurrence, which causes the copper conductors inside a cable to touch one another, or make contact with the metal case of an appliance.

Most electrical fires can readily be identified by smoke detectors and be extinguished easily at the early stages resulting only in minor damage, but if the fire occurs whilst the building is unattended, there is potential for a total loss.
Fire that occurs in a main switchboard results in loss of power to the building, therefore creating a dangerous environment for employees and customers and often resulting in business interruption, loss of income, as well as damage to property and inventory.

Prevention

Prevention is the key to avoiding the above type of fires from occurring in your premises.
Here are some tips to having a sound prevention strategy:

Switchboards – Conduct an annual thermographic scan. A thermographic scan can detect “hot spots” within the electrical switchboard (or any other major electrical equipment installations) and enable corrective action to be taken based on the severity of the “hot spot” detected.
Installation of monitored smoke detectors inside the switchboards are highly recommended to provide for an early alarm of a developing fire to provide quick extinguishment opportunities.
In addition, suitable hand extinguishers for combating electrical fires need to be located adjacent to the switchboards.

Switchgear – use only modern circuit breakers and residual current devices (RCDs) as they provide a far greater level of protection when compared with traditional ceramic fuses.

Cabling and fixed installation – check that electrical wiring is well ventilated and organised. Update old wiring as insulation will deteriorate, over-heat and crack over time and cause electrical short-circuits with serious consequences.

Portable appliances – Check for obvious signs such as damaged leads or old equipment that is in poor condition. Equipment not in use should be turned off at the power source (including mobile phone chargers). You should also test and tag portable electrical equipment in accordance with the Australian occupational health and safety standard AS3760.

Next Steps

Don’t wait for an electrical fire to occur at your premises. Here are steps you can follow to ensure your electrical services are in good working order:

- Maintain them regularly and conduct annual Thermographic Scanning of your switchboards ask your licensed electrician to use thermal temperature assessment or thermograph scanning equipment.
- Replace ceramic fuses with circuit breakers and RCD protection.
- Engage a licensed electrical contractor or your own licensed electrician to inspect and check all areas on a regular basis.

If your premises are undergoing a renovation or refurbishment you should also consider the following:

- Review building/equipment electrical loads and prepare appropriate updated wiring diagrams (a single line diagram should be prepared as a minimum).
- Locate the major switchboards in fire resistive switch rooms and seal cable penetrations with appropriate fire stoppers.
- Install monitored smoke detectors inside the switchboards as well as underside the ceiling of the switch rooms.

Application Form for Self Storage Insurance

- Replace all old electrical wiring and use appropriate cabling specifications.
- Use cable trays to properly arrange wiring and ensure bulk cables have appropriate ventilation.
- Inspect all fittings throughout the building to ensure safe installation and prevention of overloading of circuits, and rewire as necessary.

What is Thermographic Scanning?

A hand held thermographic infrared scanner is used to scan your apparatus to provide detailed information on the temperature of various parts of the equipment against the surrounding ambient temperature levels.
Thermal camera imaging is a form of infrared imaging. Thermographic cameras detect radiation in the infrared range of the electromagnetic spectrum (light) producing permanent photographic images of all objects as they standout against cooler objects with actual temperatures recorded based on their heat generation. These photographs are used for subsequent analysis of variations and levels in temperatures, and kept as an evidence of the on-going electrical maintenance standards at the premises.
In the case of electrical switchboards a thermal scanning or thermal imaging is used to detect “hotspots” that are not visible to the naked eye to prevent a switchboard fire.

“Please ensure this form is completed whenever hotworks such as; welding or grinding takes place on the site”.

Hot Works Permit

Date (of work)	
Building	
Work to be Done	
Special Precautions	
Fire Watch Required?	Yes ☐ No ☐

The location where work is to be done has been examined, the necessary precautions taken and permission is granted for this work (see back of permit).

Permit Expires	
Signed	
Time Started	
Time Completed	

Work area and all adjacent areas where sparks might have spread were inspected for at least 30 minutes after the work was completed and no fire conditions were noted.

Final Check-Up Signed (where fire watch required)	

Return this permit after work is completed to site manager for permanent office filing and review.

Check sheet

Sprinklers in Service	Yes ☐ No ☐
Cutting and Welding Equipment in Good Repair	Yes ☐ No ☐

Within 10 Metres of Work

Floors swept clean of combustibles	Yes ☐ No ☐

Aon Risk Services Limited ABN 17 000 434 720
GPO Box 4189 SYDNEY NSW 2001

Application Form for Self Storage Insurance

Combustible floors wet down, covered with damp sand, metal or other shields	Yes ☐ No ☐
No combustible and flammable liquids	Yes ☐ No ☐
Combustible and flammable liquids protected with covers, guards or metal shields	Yes ☐ No ☐
All wall and floor openings covered	Yes ☐ No ☐
Covers suspended beneath work to collect sparks	Yes ☐ No ☐

Work on Walls or Ceilings

Construction non-combustible and without combustible covering	Yes ☐ No ☐
Combustibles moved away from opposite side of wall	Yes ☐ No ☐
Covers suspended beneath work to collect sparks	Yes ☐ No ☐

Work on Enclosed Equipment

(Tanks, containers, ducts, dust collectors, etc)

Equipment cleaned of all combustibles	Yes ☐ No ☐
Containers purged of flammable vapours	Yes ☐ No ☐

Fire Watch

To be provided during and 30 minutes after operation

Trained in use of equipment and in sounding fire alarm	Yes ☐ No ☐
Supplied with extinguisher and small hose	Yes ☐ No ☐

Declaration

I am familiar with the S.A.A. Cutting and Welding Safety Code (AS1674.1)

Signed

Dated