

# Equipment Insurance



## Protection against theft, fire and accidental damage.

- › Agriculture
- › Earthmoving
- › Light Machinery
- › Materials Handling
- › Office, IT & Telecoms
- › Retail
- › Specialised Assets
- › Excludes Road Going Equipment

*Fulfil your finance agreement obligations with this specialised equipment insurance policy.*

### INSURANCE FEATURES & BENEFITS

Many of these features are not available as part of a normal business policy:

- **Full theft cover**  
The policy is not limited to burglary cover, which requires forcible & violent entry, but also provides cover for theft in the open air.
- **Fixed price**  
The price is fixed for the finance term (up to 5 years), so there are no annual increases.
- **Premium funding**  
At your option premiums are payable in instalments with your finance payments.
- **Australia-wide**  
Mobile equipment is not just insured at your premises, but anywhere in Australia including in transit.
- **Specialised claims service**  
The underwriter works with your preferred equipment supplier to provide prompt replacement or repair of equipment in the event of a claim.

### COVER DETAILS

- Equipment is covered against theft, fire and accidental damage
- Cover commences on delivery of the equipment to your premises
- Cover ends on expiry of the primary finance term (unless terminated prior)
- The policy pays for additional costs arising from a valid claim including inventory costs, removal of debris, and clean up or removal of pollutants.

### ABOUT THE UNDERWRITER

- The underwriter **Chubb** is a leading worldwide insurer who receives consistently high credit ratings and has an excellent reputation for claims service.

*The information contained in this document is a summary only. It has been prepared without taking into account your objectives, financial situation or needs and so before acquiring insurance, you should consider the appropriateness of the information having regard to your*

*objectives, financial situation and needs. The precise coverage afforded is subject to the terms and conditions of the insurance policy when issued. Before deciding to acquire any insurance product you should obtain and consider the relevant policy wording.*

## EQUIPMENT INSURANCE APPLICATION FORM

*Please complete this form and send it to Protecsure (with your quote if already provided)*

### Customer & Other Details:

**Company Name:** \_\_\_\_\_ **Contact Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Suburb:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Postcode (required):** \_\_\_\_\_

**Email:** \_\_\_\_\_ **Tel:** \_\_\_\_\_

**Financier/Broker Name & Company Name:** \_\_\_\_\_

**Name of Funder:** \_\_\_\_\_ **Policy Start Date:** \_\_\_\_\_ **Finance Term (months):** \_\_\_\_\_

**Premium Payment (please circle):** Customer to pay annually OR Customer to finance term premium

### Equipment Details (or attach copy of supplier invoice):

**Description of Equipment:** \_\_\_\_\_

**Number of Items:** \_\_\_\_\_ **Equipment Replacement Value: \$** \_\_\_\_\_

**Is the Equipment New?** Yes / No **Any Equipment Claims in Last 5 Years?** Yes / No

*(Note if there are multiple items of different equipment, please list the above details separately for each type and send with this form)*

### Privacy Statement

We are committed to protecting your privacy. We use the information you provide to arrange an insurance quote. We only provide your information to the companies who are involved in providing the insurance or services related to the insurance (for example the insurer). We do not trade, rent or sell your information. You can check the information we hold about you at any time. Your rights to access and our rights to refuse access are set out in the Privacy Act 1988. For more information about our Privacy Policy, please ask us for a copy.

### Your Duty of Disclosure

Before you enter into a contract of insurance you have a duty to answer all questions honestly and you have a duty to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the questions. We will use the answers in deciding whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose those matters to us before you extend, vary or reinstate this contract. If you fail to comply with your Duty of Disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, refuse to pay a claim or may cancel the contract. If your non-disclosure is fraudulent, we also have the option of avoiding the contract from its beginning. The insurance applies for the period for which you have paid (or agreed to pay us). You may pay your premium by cash, cheque or credit card. If your cheque or credit card is dishonored by your financial institution, you are not insured.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

### Next Steps

- Please send this application form to Protecsure, attaching a copy of the quote if already received. We will check the quote and/or send you a formal quote confirmation along with a copy of the policy wording.
- Please direct any questions or requests for advice to Protecsure. Your finance broker is acting in the capacity of a referrer and is not an authorised representative of Protecsure.
- We will send you an invoice for the premium which must be paid promptly. The invoice will be for an annual premium if payable by the Customer, or for the full term premium if payable by the finance company (please send to finance company for payment).
- The equipment cover commences from the time of delivery to your premises and expires at the end of the primary term of your finance.
- You may cancel the insurance in writing at any time during the finance term and the monthly payments will cease.

### Contact Details

**Email:** finbro@protecsure.com.au

**Fax:** 02 8088 7775

**Phone:** 02 8251 6690

**Post:** Protecsure Pty Ltd P.O. Box 1239, QVB, NSW 1230