



5STAR UNDERWRITING AGENCY PTY LTD
 PO Box 6283 Upper Mt Gravatt QLD 4122
 T 07 3349 9411 F 07 3349 7322
 E info@5starunderwriting.com.au
 ABN 85 076 884 181 AFS LICENCE 247073

INDUSTRIAL SPECIAL RISKS INSURANCE QUOTATION SLIP

PLEASE ANSWER QUESTIONS FULLY, USE BLOCK LETTERS AND TICK APPROPRIATE BOXES

LICENSED BROKER: _____	AFS LICENCE NO: _____
CONTACT NAME : _____	PHONE: [] _____
EMAIL: _____	DATE: _____

1. INSURED

If a Company, Partnership, etc. state the full Registered Name or Trading Name.

The policy will insure the parties named on the Certificate of Insurance or in the Interim Certificate whose interests are agreed to be joint, including the dealers subsidiary and/or related corporations (as defined under the Australian Companies Codes) now existing or hereafter constituted or acquired and their social, sports and welfare organisations (including committees and officers from time to time) and the trustees of superannuation funds associated with the dealers: all for their respective interests, rights and liabilities.

2. THE BUSINESS

Motor Vehicle Dealerships including principally:

- Sales of new and used motor vehicles (as defined) and other goods
- Workshop facilities consisting of repair, service, inspection, storage and vehicle inspection including issue of statutory documentation
- Finance and insurance advice and placement
- Property owners and occupiers
- Social, sports and welfare organisations, trustees of Insured's own superannuation funds
- All other associated related and/or ancillary activities and as more specifically described hereunder.

3. PERIOD OF INSURANCE

- (a) FROM / / TO / / at 4.00 pm local standard time.
- (b) Any subsequent period for which the Insured shall pay and the Insurer(s) shall agree to accept a renewal premium.

4. THE SITUATION

ADDRESS: _____

POST CODE: _____

and/or elsewhere in Australia where the Insured may carry on the Business or where property insured may be located either permanently or temporarily.

5. DECLARED VALUES

(In accordance with the Basis of Settlement)

Section 1 (Material Loss or Damage)

All Insured Property

\$ _____

Section 2 (Business Interruption)

Gross Profit including all divisions

\$ _____

Gross Profit, service and parts divisions only

\$ _____

Rent Recievable

\$ _____

Payroll (if not included in Gross Profit)

\$ _____

Increased Cost of Working

\$ _____

Sections 1 & 2 Total

\$ _____

6. LIMIT(S) OF LIABILITY

The amount(s) set out hereunder represent the Insurer(s) maximum limit(s) of Liability any one loss or series of losses arising out of any one event at any one Situation subject to any lesser Limit(s) of Liability specified elsewhere in this Policy.

Section 1 Material Loss or Damage

\$ _____

Section 2 Business Interruption

\$ _____

7. EXCESS(ES)

The Insured shall bear the following amount(s) in respect of each loss or series of losses arising out of any one event

1. Earthquake, subterranean fire or volcanic eruption

a) \$20,000, or

b) an amount equal to 1% of the total asset value where the damage occurs, whichever is the lesser

2. Other perils

• Malicious damage - any one vehicle (capped at 5 vehicles)

\$ _____

• Burglary/theft - any one vehicle

\$ _____

• Accidental Damage - any one event

\$ _____

• Directors / Employee tools - any one person

\$ _____

• Flood (if included)

\$ _____

• Employee Dishonesty (if included)

\$ _____

• Named Cyclone

\$ _____

• Losses other than above

\$ _____

Note: Should more than one excess apply under this policy for any claim or series of claims arising from the one event, such excesses shall not be aggregated - the highest single level of excess only shall apply.



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8. LOSSES OR SERIES OF LOSSES ARISING OUT OF ANY ONE EVENT

SUB LIMIT

Sections 1, 2 and 3

Claim Preparation Costs \$ _____

Section 1 Only

Material Loss or Damage

Accidental Damage (unspecified peril) \$ _____

Glass Replacement Value

Directors and Employees Property on premises \$ _____

a) limit any one person \$ _____

b) limit all persons (any one loss) \$ _____

Away from premises (tools only) \$ _____

a) limit any one person \$ _____

b) limit all persons (any one loss) \$ _____

Liability to make enquiries \$ _____

Landscaping \$ _____

Fusion (burning out of motors) \$ _____

Boiler or Pressure Vessel Explosion \$ _____

Removal of Debris \$ _____

Extra Cost of Reinstatement \$ _____

Flood \$ _____

Expediting Expenses \$ _____

Watercraft (demonstration only) \$ _____

Customers/Consignment Property INCLUDED

Section 2 Only

Business Interruption

Additional Increased Cost of Working \$ _____

Accounts Receivable \$ _____

Suppliers Dependency - Percentage of Insurable Gross Profit

Australia wide — \$250,000 or specify limit required \$ 250,000

World wide — specify location(s) and limit(s) \$ _____

\$ _____

\$ _____

\$ _____

Limit(s) cannot exceed 15% of BI limit of liability.

Section 3 Only Crime and Contingency

Theft \$ _____

a) Vehicles (whole unit) \$ _____

b) Parts and accessories attached to a vehicle (limit any one loss) \$ _____

c) All other property \$ _____

Money \$ _____

a) In transit or locked safe \$ _____

b) On premises outside business hours out of locked safe \$ _____

c) Other losses \$ _____

Employee Dishonesty \$ _____

a) any one person \$ _____

b) aggregate limit for all claims during anyone period of insurance \$ _____

Directors and Employees Property on premises \$ _____

a) limit any one person \$ _____

b) limit all persons (any one loss) \$ _____

9. PERIOD OF INDEMNITY

Period:

6 months

12 months

18 months

24 months

10. UNINSURED WORKING EXPENSES

(APPLICABLE ONLY TO THE DEFINITION OF GROSS PROFIT)

- Purchases less discounts allowed
- Advertising and promotion (in excess of 60 days)
- Bad debts
- Demonstration expense
- Equipment and vehicle maintenance
- Floor plan interest (in excess of 60 days)
- Free service
- Others (specify)
- Inventory control/freight
- Maintenance and policy work
- Pre delivery
- Payroll (gross)
- Sub-let (in excess of 20%)
- Warranty/policy adjustments

11. PAYROLL LIMIT(S)

Payroll Definition Salaries, Wages, Commissions, Bonuses, Holiday Pay, Long Service Leave, Workers Compensation, Accident Compensation Levies, Insurance, Superannuation, Pay-roll Tax, Value of Fringe Benefits and all other payroll related additives

1. 100% for weeks
2. % for weeks
3. Option to Consolidate weeks
(as defined)

12. POLICY WORDING AND ENDORSEMENTS

As per 5Star Underwriting Agency Pty. Ltd. Industrial Special Risks Product Disclosure Statement & Policy Wording including but not limited to:

2. Burglary/Theft or attempted theft of motor vehicles by use of the vehicles own key(s) is excluded, unless forcible entry to a securely locked safe/strongroom or dedicated key cabinet has occurred by the use of force or violence.
3. Burglary/Theft of Motor Vehicle from a non-franchised dealership is limited to loss of whole vehicle only.

13. UNDERWRITING INFORMATION

1. Current Insurer _____

2. Current Insurance Broker _____

3. Insured principally sells: a) Motor Vehicles New Used
 b) Motor Cycles New Used
 c) Trucks/Buses New Used
 d) Other (please specify) _____

4. Floor Plan Financier(s) (identify) _____

5. Describe perils insured (if any) by Floor Plan(s)

6. Value of Insured's stock bailment finance limit from Floor Plan provider(s) \$ _____

7. Is cover required for Insured's Bailment Stock? Yes No
 If yes, specify sum insured. \$ _____

8. Number of vehicles under bailment

9. Value of Insured's stock (own equity) \$ _____

10. Number of own equity vehicles

11. Dealer has franchises for:

- | | | | |
|--|--|--|--|
| <input type="checkbox"/> Alfa Romeo | <input type="checkbox"/> Audi | <input type="checkbox"/> BMW | <input type="checkbox"/> Chrysler/Jeep |
| <input type="checkbox"/> Citroen | <input type="checkbox"/> Daewoo | <input type="checkbox"/> Daihatsu | <input type="checkbox"/> Ferrari |
| <input type="checkbox"/> Ford | <input type="checkbox"/> Holden | <input type="checkbox"/> Honda | <input type="checkbox"/> Hyundai |
| <input type="checkbox"/> Jaguar | <input type="checkbox"/> Kia | <input type="checkbox"/> Lada | <input type="checkbox"/> Lamborghini |
| <input type="checkbox"/> Land Rover | <input type="checkbox"/> Mazda | <input type="checkbox"/> Mercedes | <input type="checkbox"/> Mitsubishi |
| <input type="checkbox"/> Nissan | <input type="checkbox"/> Peugeot | <input type="checkbox"/> Porsche | <input type="checkbox"/> Proton |
| <input type="checkbox"/> Rolls Royce | <input type="checkbox"/> SAAB | <input type="checkbox"/> Subaru | <input type="checkbox"/> Suzuki |
| <input type="checkbox"/> Toyota | <input type="checkbox"/> Volvo | <input type="checkbox"/> Volkswagen | <input type="checkbox"/> Kenworth |
| <input type="checkbox"/> Mercedes/Freightliner | <input type="checkbox"/> International | <input type="checkbox"/> Scania | <input type="checkbox"/> Yamaha |
| <input type="checkbox"/> Kawasaki | <input type="checkbox"/> Ducati | <input type="checkbox"/> Harley Davidson | <input type="checkbox"/> Others (please specify) |

12. Split of Business Activity:

Vehicle Sales	<input type="text"/> %	Vehicle Service	<input type="text"/> %
Spare Parts	<input type="text"/> %	Finance & Insurance	<input type="text"/> %
Administration	<input type="text"/> %	Other (Describe)	<input type="text"/> %



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14. PAST THREE YEARS LOSS EXPERIENCE

DATE	EVENT	PAID	O/S

15. REMARKS

Is there anything else which may be relevant to acceptance and/or the terms of this insurance?

16. INSURER

Suncorp Metway Insurance Limited

36 Wickham Terrace
Brisbane Qld 4000
ABN 83 075 695 966
AFS Licence No. 229869

17. AUTHORITY

5Star Underwriting Agency Pty Ltd is authorised to provide quotations for this insurance in accordance with the terms of an agreement with Suncorp Metway Insurance Limited.

5Star Underwriting Agency Pty Ltd is acting in this capacity as an Agent of the Insurer.

RISK DETAILS (2)

Construction

Walls	<input type="checkbox"/> Concrete	<input type="checkbox"/> Brick	<input type="checkbox"/> Metal	<input type="checkbox"/> Other
Floor	<input type="checkbox"/> Concrete	<input type="checkbox"/> Timber	<input type="checkbox"/> Metal	<input type="checkbox"/> Other
Roof	<input type="checkbox"/> Concrete	<input type="checkbox"/> FC/AC	<input type="checkbox"/> Metal	<input type="checkbox"/> Other
Frame	<input type="checkbox"/> Concrete	<input type="checkbox"/> Timber	<input type="checkbox"/> Metal	<input type="checkbox"/> Other
Height	<input type="checkbox"/> Single Storey		<input type="checkbox"/> Double Storey	
Condition of Premises	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor	

Security

Intruder Alarm in operation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Local	<input type="checkbox"/> Monitored
Monitoring of alarm is via	<input type="checkbox"/> Dedicated Line	<input type="checkbox"/> Securitel Line	<input type="checkbox"/> Digital Dialler	
Who responds to alarm?	<input type="checkbox"/> On site security	<input type="checkbox"/> Security company	<input type="checkbox"/> Other	
Areas alarmed?	<input type="checkbox"/> External doors	<input type="checkbox"/> Interior	<input type="checkbox"/> Safe	<input type="checkbox"/> Other
Is there a safe on premises?	<input type="checkbox"/> Yes		<input type="checkbox"/> No	

Are yards protected by fences/bollards/chains?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are entry points and driveways protected?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Exterior security lighting?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Security Patrols?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Permanent night watchman?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are vehicle keys kept in office during trading hours?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are vehicle keys kept in safe/security cabinet outside trading hours?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Fire Protection

Automatic fire sprinklers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Automatic fire/smoke detectors	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fire hydrants?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fire hose reels?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Portable fire extinguishers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If Yes, have appliances been serviced within the last 6 to 12 months?

Yes No

Note: If multi situations please advise for each.

RISK DETAILS (3)

VEHICLE KEYS SECURITY

VEHICLES ON DISPLAY IN OPEN YARD/SHOWROOM	YES/NO	IF NO, PLEASE EXPLAIN PROCEDURES
Are keys kept in the sales manager's office whilst vehicles are unattended?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are keys removed from vehicles after business hours and locked away either in a safe or cabinet – daily?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the sales manager or responsible executive check and record that vehicles are secured after business hours – daily?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are new employees advised of these procedures?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
CUSTOMER'S VEHICLES IN WORKSHOP	YES/NO	
Are keys kept in the workshop manager's office whilst vehicles are not being worked on?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are keys removed from vehicles after hours and locked away either in a safe or cabinet - daily?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the workshop manager or management confirm that vehicles are secured after business hours – daily?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are new employees advised of these procedures?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
TEST DRIVING OF VEHICLES	YES/NO	
Does the dealership keep the photocopy of the driver's licence if a vehicle is being road tested without a sales person in the car?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the sales person remove the keys when a customer is left alone in a vehicle?	<input type="checkbox"/> Yes <input type="checkbox"/> No	