

# Wood Worker/Joinery Inspection Questionnaire

Effective date: 01 June 2024 360CWJIQ240601

# **Important Information**



In this proposal form, "we", "our" and "us" means the **Insurer** (and 360 Commercial Limited on their behalf to administer this insurance if permissible). "You" and "your" means our customers and prospective customers as well as those who use our website. We may also use the word 'Insured' to describe you.

### **Duty of Disclosure**

#### The insureds duty of disclosure

Before entering into a contract of insurance with the **Insurer**, each prospective **insured** has a duty to disclose to the **Insurer** information that is material to the **Insurer's** decision whether to accept the insurance and, if so, on what terms. This includes material information about the **insured**, any other people and all property and risks **insured** under the policy. Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information to the **Insurer** before renewal, extension, variation or reinstatement of a contract of insurance with the **Insurer**. The **insured** should also provide all material information when they make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective **insured** understands all information provided in support of the application for insurance and that it is correct, as each prospective **insured** will be bound by the answers and by the information it has provided.

The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

#### **Consequences of non-disclosure**

If an **insured** fails to comply with its duty of disclosure, the **Insurer** may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. The **Insurer** may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

#### Fair Insurance Code

The **Insurer** is a member of the Insurance Council of New Zealand (**ICNZ**) and a signatory to ICNZ's Fair Insurance Code (**the Code**). The Code and information about the Code is available at www.icnz.org.nz and on request.



#### **Privacy Statement**

This statement is a summary of **our** privacy policy and provides an overview of how **we** collect, disclose and handle **your** personal information.

We are committed to protecting your privacy. We collect, use and retain your personal information in accordance with the requirements of *New Zealand's Privacy Act*, as amended or replaced from time to time.



## Wood Worker/Joinery Inspection Questionnaire

### Instructions

This proposal forms the basis of any insurance contract entered into. You have an ongoing duty to disclose all material facts and failure to do so could prejudice future claims.

Please:

- + Read this entire Proposal form prior to answering the questions in full.
- + Sign the Declaration.
- + If you have insufficient space to complete any of your answers please continue on a separate attachment.

#### **Insured Details**

The Insured		
Business Description		
	Website	
Wood industry?		When was the property last rewired or checked by an Electrician?
		Business Description Website

#### Questions

1.	Is all woodworking machinery producing waste installed with mechanical waste extraction systems?	Yes	No	)
2.	Is all extracted waste terminating within the building ducted to purpose made collection bags?	Yes	No	)
3.	Are floors, work benches and machinery cleaned of dust and waste accumulations daily?	Yes	No	)
4.	Is waste removed to an outside bin at the end of each working day or to an auto-closing or self-closing bin within the premises, and removed from site for emptying at least weekly?	Yes	No	C
5.	Are all machines cleaned and checked that they have cooled down prior to staff leaving at the end of the day?	Yes	No	)
6.	Is spray painting (including spray applications of lacquer, adhesive or other flammable liquid) conducted in a spray booth with extraction vents?	Yes	No	C
7.	Is an Automatic Sprinkler System with Manual Call Points, compliant to the current NZS 4541 standard, installed throughout the premises?	Yes	No	)
8.	Is a type 3 or 4 automatic fire alarm (activated by heat/smoke detectors and manual call points) installed?	Yes	No	)
9.	Are any fire alarms serviced annually?	Yes	No	)
10.	Are any fire alarms directly monitored by a Fire and Emergency New Zealand certified Automatic Fire Alarm Service Provider?	Yes	No	D
11.	Have Fire and Emergency New Zealand undertaken a site familiarisation visit within last year?	Yes	No	)
12.	Are fire extinguishers installed throughout the premises?	Yes	No	)



13. Are all fire extinguishers serviced annually?	Yes	No
14. Are employees sufficiently trained to use fire extinguishers?	Yes	No
15. Do you use a Hot Work Permit System?	Yes	No
16. Is any blade sharpening area made of non-combustible construction (i.e. plasterboard, concrete, steel, aluminium), and kept clear of combustible materials?	Yes	No
17. Are annual electrical safety checks undertaken by a registered electrician which includes thermographic inspection and a Certificate of Periodic Verification?	Yes	No
18. Do all electrical switchboards have automated fire suppression in place?	Yes	No
19. Do you have a preventative maintenance programme on all plant?	Yes	No
20. Is your hazardous substances location compliance certification current?	Yes	No
21. Are all forklift and other battery charging areas a minimum 3 metres from any combustible material?	Yes	No
22. Is all external process waste, and general waste bins, kept 10 metres from all buildings?	Yes	No
23. Are all process areas cleaned of wood waste daily?	Yes	No
24. Do you have a documented formal programme for regular housekeeping and inspections?	Yes	No
25. Is smoking strictly limited to a designated location which is clear of all processing buildings?	Yes	No
26. Do you have a documented business continuity plan in place?	Yes	No



Please provide up to 6 photos of machines, extinguishers, waste collection areas in the space provided below:



### Declaration

On behalf of the insured, I/we declare that:

- 1. I/we have read and understand the Important Information section in this form.
- 2. All information provided (and where applicable, previously provided) is true and correct and I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the **Insurer** sufficient information to put a prudent **Insurer** on notice that it needs to make further enquiries in order to reveal material circumstances.
- 3. I/we undertake to inform the **Insurer** promptly in writing of any material alteration to the facts declared that occurs prior to completion of the contract of insurance.
- 4. I/we have obtained, and will obtain in the future, the consent to the disclosure and use of personal information from those persons whose personal information is supplied in relation to this form for the purposes of:
  - a. underwriting the risks; and
  - b. administering and performing any resulting insurance contract.

This form must be signed by the applicant's Chairman of the Board, Managing Director, Chief Executive Officer or Chief Financial Officer.

Signature

Date (dd/mm/yyyy)

A handwritten signature is not required provided:

- 1. This proposal has been completed electronically; and
- 2. The full name and position of the individual completing this form is entered below; and
- 3. The fully completed proposal is submitted to 360 Commercial via email.

Full name of Signatory or Individual completing the proposal

Position in Organisation



PO Box 9521, Waikato Mail Centre, Hamilton 3240