



TLC Insurance – Broker Navigation Guide

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Accessing Compass



+ Logging-in direct to Compass

Access to the 360 Compass Platform is via the 360UW Website. Select the Login tab and enter the Username and Password provided.

A screenshot of the 360 Compass login page. The header includes the "Compass" logo and contact information for 360 Underwriting Solutions Pty Ltd. The main section has a "Login" heading and two input fields: "Email" (containing "wendy.ingham@360uw.com.au") and "Password" (masked with dots). A red "Login" button is below the password field. To the right, there is a link "Click Here" and a list of insurance solutions. At the bottom, there is a map of Australia with several location pins and a large compass rose icon.

360 Underwriting Solutions Pty Ltd
ABN 18 120 261 270 AFSL 319181
Tel 1800 411 580 Email executive@360uw.com.au

Login

Email
wendy.ingham@360uw.com.au

Password

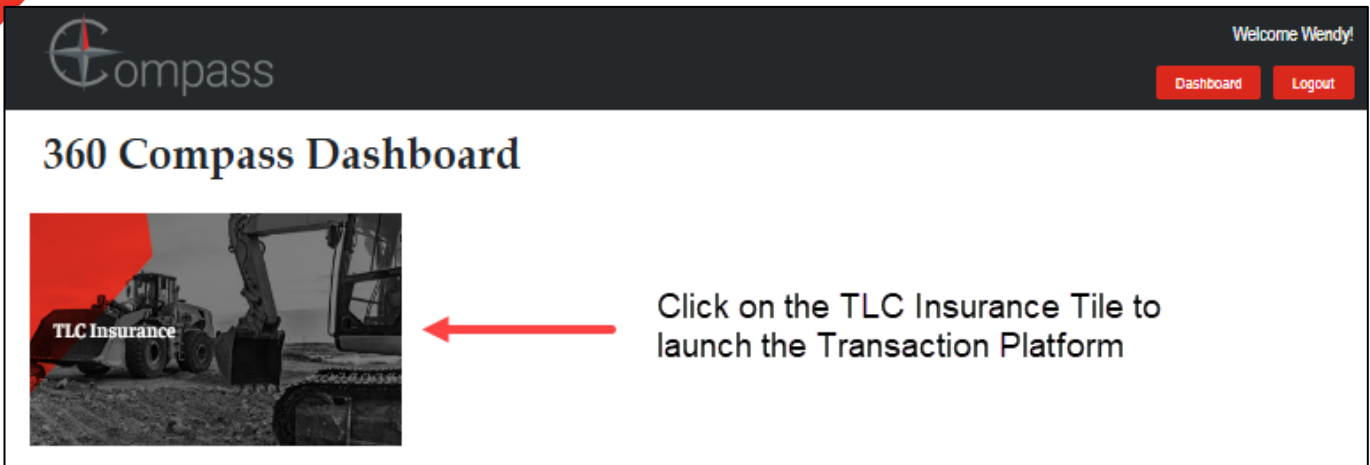
Login

Need more solutions from 360?
For more information visit our products page.

Click Here

- + Accident & Health
- + Australian Bus & Coach
- + Aviation
- + Commercial
- + Commercial Motor
- + Construction & Engineering
- + Cyber
- + eSentry Technology
- + Farm & Regional
- + Fleetsure
- + Mid Market Property
- + Mobile Plant & Equipment

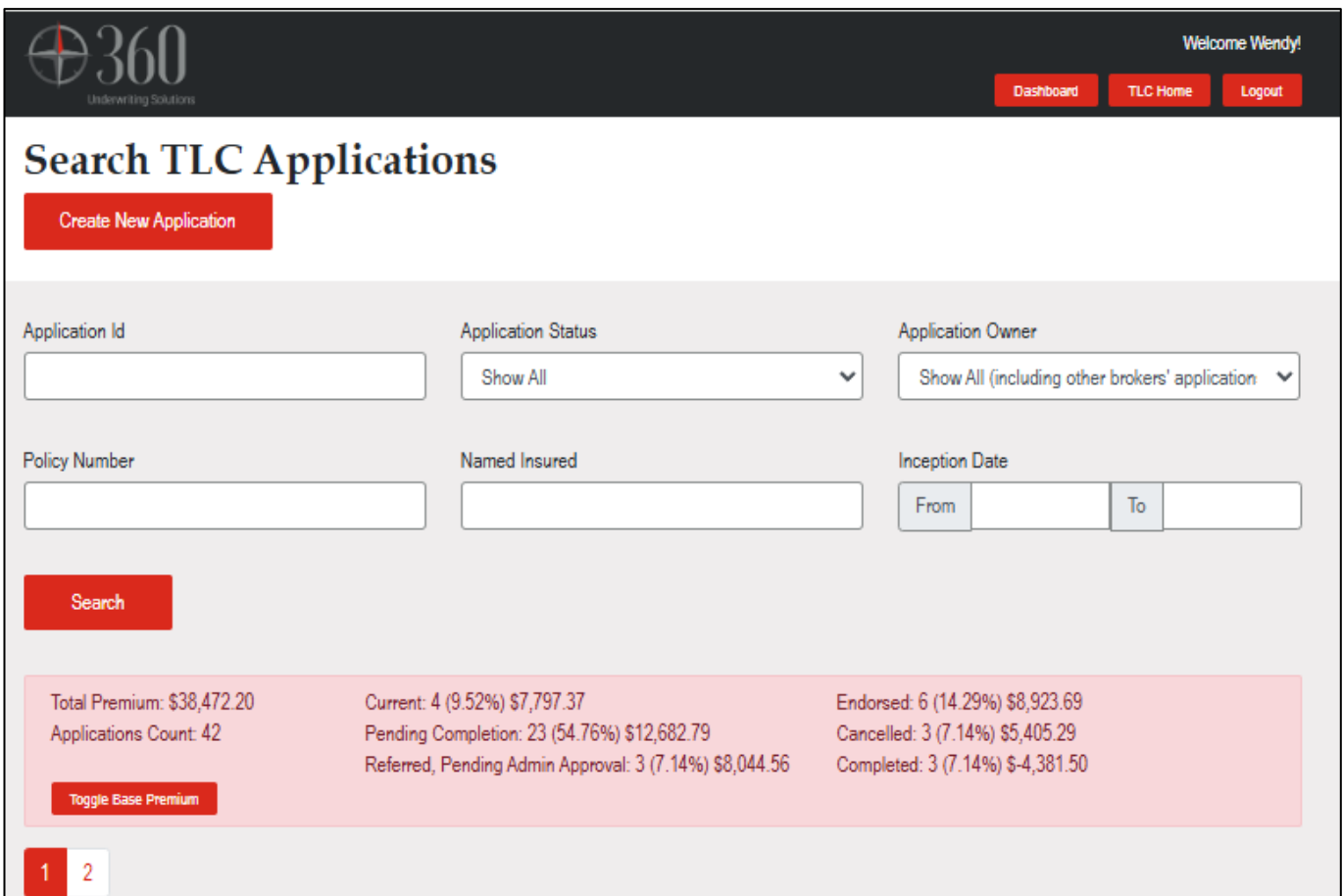
Welcome to Compass. Our Compass product allows simple navigation by giving you the ability to click on the appropriate tab.



The screenshot shows the '360 Compass Dashboard' interface. At the top, there is a 'Welcome Wendy!' message and buttons for 'Dashboard' and 'Logout'. The main heading is '360 Compass Dashboard'. Below this, there is a large image of a construction site with a red overlay on the left side that says 'TLC Insurance'. A red arrow points from the text 'Click on the TLC Insurance Tile to launch the Transaction Platform' to the 'TLC Insurance' tile.

+ Search TLC Insurance Applications

Once a broker has launched the TLC Insurance Applications tile they will be presented with the below 'Search' screen.



The screenshot shows the 'Search TLC Applications' screen. At the top, there is a 'Welcome Wendy!' message and buttons for 'Dashboard', 'TLC Home', and 'Logout'. The main heading is 'Search TLC Applications'. Below this, there is a 'Create New Application' button. The search form includes the following fields:

- Application Id:
- Application Status:
- Application Owner:
- Policy Number:
- Named Insured:
- Inception Date:

A red 'Search' button is located below the search fields. Below the search form, there is a summary table:

Total Premium: \$38,472.20	Current: 4 (9.52%) \$7,797.37	Endorsed: 6 (14.29%) \$8,923.69
Applications Count: 42	Pending Completion: 23 (54.76%) \$12,682.79	Cancelled: 3 (7.14%) \$5,405.29
	Referred, Pending Admin Approval: 3 (7.14%) \$8,044.56	Completed: 3 (7.14%) \$-4,381.50

Below the summary table, there is a 'Toggle Base Premium' button. At the bottom left, there are two buttons labeled '1' and '2'.

The broker can search by the following criteria:

- + Application ID (also referred to as transaction ID and once bound Invoice Number)
- + Policy Number
- + Application Status

Application Status

- Show All
- Show All
- Pending Completion
- Referred, Pending Admin Approval
- Referred, Admin Approved
- Admin Declined
- Quote Not Accepted
- Current
- Endorsed
- Cancelled
- Completed
- Lapsed

- + Named Insured
- + Application Owner

Application Owner

- Show All (including other brokers' applications)
- Show All (including other brokers' applications)
- Show Own Applications Only

This selection will enable all transactions for the brokerage to be available.

- + Inception date

Inception Date

From: [] To: []

July 2023

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

In addition to the above Search criteria the user is presented with a summary of their transactions.

Total Premium: \$38,472.20	Current: 4 (9.52%) \$7,797.37	Endorsed: 6 (14.29%) \$8,923.69
Applications Count: 42	Pending Completion: 23 (54.76%) \$12,682.79	Cancelled: 3 (7.14%) \$5,405.29
	Referred, Pending Admin Approval: 3 (7.14%) \$8,044.56	Completed: 3 (7.14%) \$-4,381.50

[Toggle Base Premium](#)

By clicking on the Toggle Base Premium button the Total Premium amount presented in the display will change to total Base Premium.

Total Base Premium: \$18,840.35 Current: 4 (9.52%) \$3,727.51 Endorsed: 6 (14.29%) \$4,739.73
 Applications Count: 42 Pending Completion: 23 (54.76%) \$2,849.14 Cancelled: 3 (7.14%) \$4,563.35
 Referred, Pending Admin Approval: 3 (7.14%) \$6,770.62 Completed: 3 (7.14%) \$-3,810.00

[Toggle Total Premium](#)

A list of all transactions processed can be also seen.


App Id	Insured Name	App Type	Policy No	Broker Email	Inception Date	Expiry Date	Status	Total Premium	Action	Documents
191213	Minnie Mouse	New Business		wendy.ingham@360uw.com.au	24 Sep 2025	24 Sep 2026	Pending Completion		Amend Transfer	
191212	Minnie Mouse	New Business		wendy.ingham@360uw.com.au	23 Sep 2025	23 Sep 2026	Pending Completion	\$643.46	Amend Transfer	Quote Client Quote
191211 (190758)	Minnie Mouse	Endorsement	360TLCORP-C15025	wendy.ingham@360uw.com.au	23 Sep 2025	22 Aug 2026	Pending Completion	\$119.10	Amend Transfer	Quote Client Quote

+ You can select to open a transaction by clicking on the App Id number in the above list as well.

Create New Application

By clicking on the Create New Application – the user is able to create a new policy transaction or new quote.

+ Proposer's Details


Welcome Wendy!
Dashboard
TLC Home
Logout

Proposer's Details

Proposer's Details

Cover Selection

Item Schedule

Automatic & Optional Cover

Plant/Vehicle Item

Declaration

Premium Result

Enter Period of Insurance

- + The Policy Inception Date will default to the current date or can be overridden by an Underwriter
- + The Policy Expiry Date will be automatically populate with a 12 month date

Period of Insurance

From 15 Jul 2023 To 15 Jul 2024

Insured Name: Minnie

Other names by which the business was known previously:

Are you the holding insurer?

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

- + Users can select a specific tile or complete the page information to obtain a quote
- + The First page of the Product (or Step 1) is for the Proposer's Details and Director's history.

Broker Email Address: wendy.ingham@360uw.com.au

Period of Insurance

From 26 Sep 2025 To 26 Sep 2026

Insured Name:

Other names by which the business was known previously:

- + Broker Email address will automatically populate.

Are you the holding or attacking broker?

Attacking Broker

Please upload a copy of your authority to quote

Browse...

Uploaded Files:

(26 Sep 2025) Authority to Quote - WI.pdf

Current Insurer?

ANDO

Target Premium Inclusive of charges?

\$ 2,000.00

Are you a member of a recognised industry organization e.g. FICA or CCNZ?

☐ FICA ☐ CCNZ ☐ Others

- + Are you the holding or attacking broker? A Dropdown list of the following is presented for selection.

- Holding Broker
- Attacking Broker
- + Please update a copy of your authority to quote
 - Uploaded File will appear in **red** text.
- + Holding Insurer?
 - A list of Insurers are presented for selection

Client Address

Note: Only enter the actual client address details not c/o broker address or PO Box.

Client Region

Financial Interested Party Noted

- + Select Client Region from the dropdown list.
- + Please ensure that you have disabled auto-populate in your internet settings as this may cause issues with smart searching.

*Please answer the following questions truthfully. We will verify the information that you provide at the time of a claim.
Any non-disclosure on your behalf can result in your claim being reduced or declined, and we may choose to cancel the policy.*

Have You (the insured) or any of Your Directors ever had any insurance declined or cancelled by an insurer or had any special conditions imposed or suffered a loss where the cause relates to arson or fraud in the last five years? ☐ Yes ☒ No

Have You (the insured) or any of Your Directors, Officers or Senior Staff of the Insured ever been Bankrupt or been a Director of an organisation that was placed in Receivership, liquidation or provisional liquidation? ☐ Yes ☒ No

Have You (the insured) or any of Your Directors had any incidents, prosecutions (or attempted) prosecutions, fine or penalty under any Government legislation or from any Authority, or any Penalty adjustments from including under OH & S, Environmental, Fatigue or the like? ☐ Yes ☒ No

Have You (the insured) or any of Your Directors suffered any loss the subject of which You are submitting to be insured, or made any claims on any Mobile Plant, Commercial Motor or Liability or related policies in the past five years? ☐ Yes ☒ No

- + When Yes is selected on any question more information can be entered

Have You (the insured) or any of Your Directors, Officers or Senior Staff of the Insured ever been Bankrupt or been a Director of an organisation that was placed in Receivership, liquidation or provisional liquidation? ☒ Yes ☐ No

Please provide details

- + This is also where previous claims information will be captured – as per screen below.
- + Claims information can be manually entered or uploaded directly

Have You (the insured) or any of Your Directors suffered any loss the subject of which You are submitting to be insured, or made any claims on any plant & equipment policies, or plant & equipment related policies in the past five years? ☒ Yes ☐ No

Upload claims history reports for the past five years Browse... or Add Claim

Claim history reports:

Claim No	Claim Date	Claim Type	Gross Claim Value (after application of excess)	Excess Applicable	Status	Action
		Please Select	\$ 	\$ 	Please Selc	

Claim Description

Set No to all

- + The user then has the option of going BACK or selecting NEXT – which will save the data entered and more to the next page – Basis of Insurance.

Back
Next

+ Insured Business Details and Cover Selection

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Welcome Wendy!

Dashboard TLC Home Logout

Insured's Business Details

Proposer's Details **Cover Selection** Item Schedule Automatic & Optional Cover Plant/Vehicle Item

Declaration Premium Result

Type of Cover

☐ Mobile Plant & Equipment

☐ Commercial Motor
Must be written in conjunction with a Current or New TLC - Mobile Plant & Equipment policy.

☐ Combined Liability

- + The Second page of the Product (or Step 2) is Cover Selection
- + User selects product type required and the question set for the specific product will appear.

User enters the % of turnover against the occupations listed.

If Other is entered and additional field will be displayed for the capture of more details.

<input type="text"/> %	Crane Truck Operator	<input type="text"/> %	Landscaping	<input type="text"/> 10 %	Other
<input type="text"/> %	Directional Drilling Contractor	<input type="text"/> %	Log Transport		

Please provide more details

Total = **10%**

Add % for Turnover that best relates to your business

<input type="text"/> % Agricultural Contractor (but not harvesting)	<input type="text"/> % Dock Operation	<input type="text"/> % Logging Contractor - plantation only
<input type="text"/> % Asphalt and Paving Contractor	<input type="text"/> % Drainage Contractor	<input type="text"/> % Mulching
<input type="text"/> % Boring Contractors	<input type="text"/> % Drilling Contractors (excluding Oil and Gas but includes exploration)	<input type="text"/> % Piling Contractor
<input type="text"/> % Building Industry Contractors - Residential and Commercial	<input type="text"/> % Dry Hirer	<input type="text"/> % Pipe Laying Contractor
<input type="text"/> % Cable Laying	<input type="text"/> % Earthmoving Contractor	<input type="text"/> % Pipeline Construction
<input type="text"/> % Civil Contractor	<input type="text"/> % Electrical Contractor	<input type="text"/> % Plumbing Contractor
<input type="text"/> % Concrete Finishing	<input type="text"/> % Elevating Work Platform Hire	<input type="text"/> % Quarry Operator
<input type="text"/> % Concrete Haulage Contractor	<input type="text"/> % Elevating Work Platform Operator	<input type="text"/> % Road Construction Contractors (Includes road side footpath construction)
<input type="text"/> % Concrete Pumping Contractor	<input type="text"/> % Excavation Contractor	<input type="text"/> % Sewerage Contractor
<input type="text"/> % Concreter	<input type="text"/> % Forestry Contractor - plantation only	<input type="text"/> % Site Preparation Service
<input type="text"/> % Container Lifter	<input type="text"/> % Forklift Hire	<input type="text"/> % Structural Steel Erection
<input type="text"/> % Crane Hire	<input type="text"/> % Hay Baling	<input type="text"/> % Stump Grinding
<input type="text"/> % Crane Operators	<input type="text"/> % Land Clearing Contractor	<input type="text"/> % Trenching Contractor
<input type="text"/> % Crane Truck Operator	<input type="text"/> % Landscaping	<input type="text"/> % Other
<input type="text"/> % Directional Drilling Contractor	<input type="text"/> % Log Transport	

Total = 0%

+ Combined Liability

- + Combined Liability has an additional dynamic questions, which will determine the questions set and number of Sections available.

+

Type of Cover

☐ Mobile Plant & Equipment
 ☐ Commercial Motor
Must be written in conjunction with a Current or New TLC - Mobile Plant & Equipment policy.
☒ Combined Liability

Do you require cover including Management Lines?
 ☒ Yes
 ☐ No

- + The questions for Liability cover are:

Number of Locations

New Zealand

Overseas

Number of Employees

New Zealand

Overseas

Annual Turnover


Actual last 12 months

Estimate next 12 months

Business Details	
Do you make any products?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Do you export products overseas?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Do you process other people's products?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Do you provide professional, technical, consultancy services or advise to your customers?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Do you have third party property in your care custody or control?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Do you service, repair, work on or supply parts for motor vehicles, watercraft or aircraft?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Do you own or operate an unmanned aerial vehicle (UAV), remotely piloted aerial systems (RPAS) or drone (howsoever called), for commercial use or aerial photography, which has a gross take-off weight not exceeding 15 kilograms?	<input type="radio"/> Yes <input checked="" type="radio"/> No
If Yes, please advise	
Do the Insured's Directors/Officers/Partners/Proprietors regularly review Health & Safety risk assessment and compliance.	<input checked="" type="radio"/> Yes <input type="radio"/> No
Is the Business currently able to meet its debts as they fall due?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Have there been any employment disputes, past or present, that have resulted in a claim being made against the employer?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Have any form of restructuring or redundancy processes occurred in the last 12 months, or are any planned in the next 12 months?	<input type="radio"/> Yes <input checked="" type="radio"/> No

+ The Item Schedule – Plant & Equipment

- + The Third page of the Product (or Step 3) is Insured Item Schedule (Plant Schedule).


Welcome Wendy!
Dashboard
TLC Home
Logout

Plant Schedule

Proposer's Details
Cover Selection
Item Schedule
Automatic & Optional Cover
Plant/Vehicle Item

Declaration
Premium Result

Mobile Plant & Equipment

Auto Add Items From Plant Schedule file

Upload Plant Schedule file

(max 20Mb total, file type allowed are Word, Excel, and PDF)

Drag and drop files here...

Uploaded files:

Upload

Item No	Year of Manufacture	Serial Number	Make	Model	Machine Type	Registration Type	Registration Number	Sum Insured (per item)	Action
<div> Add Plant Item </div>									

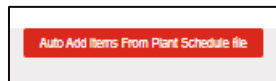
Back
Next

- + Plant Schedules can be
 - Manually entered by clicking on Add Plant Item
 - A copy of the file can be Dragged and Dropped in the area below

(max 20Mb total, file type allowed are Word, Excel, and PDF)

Drag and drop files here...

- Or the user can auto upload from the Plant Schedule File



- + By clicking on the above the instructions for uploading will be presented.

How to Auto Add Items from a Schedule file

1. Download the plant items template file [here](#).
2. Enter your plant items details, and save your file. Please refer to the Reference Table for valid values.
3. Upload your completed excel file below.
4. Check the details of your plant items , and fill in any missing details.
5. Click Save to add the plant items to your applications.

Alternatively: Go back to the Item Schedule page to add your plant items individually.

Browse...

Upload

Back

Next

- + When a file is uploaded the information will be display in the Plant Items Table and the user has the ability to alter any of the fields if required or the User can select NEXT at the bottom of the screen to Save the information and close out of the screen.

Manually uploading the item information:

- + Clicking on the Add Plant Item button will open the following screen for you to complete the details. Screen below

Edit Item

Occupation

Please Select

Year of Manufacture

Make of Plant Item

Machine Model

Machine Type

Please Select

Serial Number

Registration Type

Unregistered

Registration Number

Unregistered

Sum Insured (per item)

\$

Goods on hook

Please select

Interested Party

FEL Questions:

Is item a Vehicle ?

☐ Yes
 ☐ No

Theft Prevention: (Select all that applies)

☐ GPS Satellite-tracking systems
 ☐ Dashcams
 ☐ Keyless starting
 ☐ Immobiliser / Alarm

☐ Chained or Tied up Security to a permanently Fixed Structure
 ☐ Geo-fencing
 ☐ Data Dot / Pin code Security
 ☐ Vandal Covers

☐ Kill switch
 ☐ No Security

Optional Covers

☐ Consequential Loss
 ☐ Hoist and Hydraulic
 ☐ Windscreen Forestry
 ☐ Tyres

☐ Foreign Object
 ☐ Windscreen Non-Forestry
 ☐ Windscreen Forestry 2
 ☐ Laid Up

Save

- + The information icons have hidden text with an explanation of covers.

Optional Covers

☐ Consequential Loss
 ☐ Hoist and Hydraulic
 ☐ Windscreen Forestry
 ☐ Tyres

☐ Foreign Object
 ☐ Windscreen Non-Forestry
 ☐ Windscreen Forestry 2
 ☐ Laid Up

\$10,000 limit per claim/\$500 excess/\$250 per unit

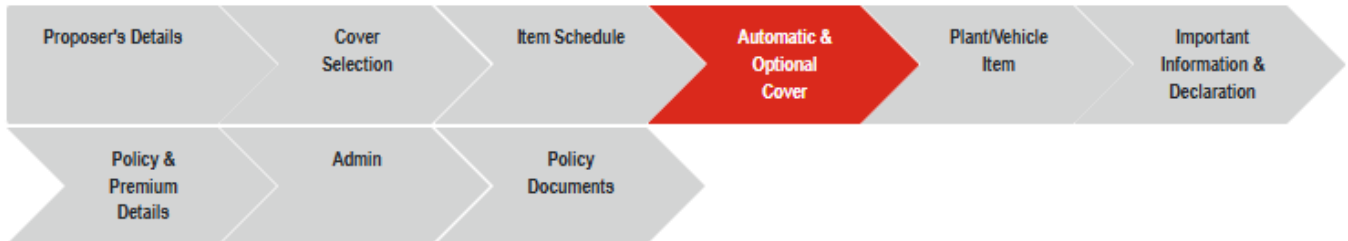
- + All items either manually loaded or uploaded will appear on the screen with cover summaries

Item No	Inception Date	Cancellation Date	Year of Manufacture	Serial Number	Make	Model	Machine Type	Registration Type	Registration Number	Sum Insured (per item)	Action
1	26 Sep 2025		2005	123456	John Deere	JD123	Tractors	Full Registration	ghr123	\$350,000	
Goods on hook:											
Interested Party: Joe Bloggs											
Is item a Vehicle ? Yes (>3.5tonnes)											
Theft Prevention: None											
Optional Covers: Consequential Loss, Tyres											
Add Plant Item											

+ Additional & Optional Covers Tab

- + The Fourth page of the Product (or Step 4) is Additional & Optional Cover tab.
- + Listing of all of the automatic covers provided by the policy.

Additional & Optional Cover



Automatic Extensions

Additional Costs	Limit \$10,000
Additions & Deletions	Limit \$250,000 / 90 days
Agreed Value (conditions apply)	
Ancillary Equipment	Maximum amount payable \$10,000 or 25% of the sum insured
Appreciation (Total Loss)	Limit 25% of sum insured
Breach of Warranty	
Cleaning Up Costs	Limit \$25,000
Consequential Loss	Weekly Limit \$5,000 (Maximum) Claim Limit \$50,000 (Maximum) Policy Limit \$250,000 (Any one Period of Insurance) 14 Day Time Excess Indemnity Period 6 months
Emergency Services	
Employee Death by Accident	Claim Limit \$50,000 (For Employee Death) Claim Limit \$5,000 (For Funeral Costs) Aggregate Limit \$100,000 for Employee Death (Any one period of insurance) Aggregate Limit \$10,000 for Funeral Costs (Any one period of insurance)

Fire Extinguishers and Fire Suppression Systems

Limit \$5,000

Goods and Services Tax

Hired & Borrowed Machinery

Limit \$250,000 / 90 days

Hoists & Hydraulic Lifting Equipment

Limit \$5,000 Excess \$1,000

Interested Party Clause

Reinstatement of Amount of Insurance

Salvage, Recovery and Re-Siting Costs

Limit 20% of Sum Insured of the Machine subject to a maximum of \$50,000 any one claim
 Excess 1% of Sum Insured, minimum of \$2,500

Third Party Road Risk

Limit \$10,000,000 Excess \$500

Tyre Extension

Limit \$5,000 per tyre Excess \$500

Uninsured Third Party Protection

Limit \$3,000

Windscreen (Non Forestry Only)

Limit \$5,000 Excess \$500
 To be reported within 60 days

Optional Extensions

Optional Extensions

Hired In Plant - Blanket Cover (Above \$250,000)

☒ Yes ☐ No

Please describe the type of machinery hired-in?

- + How many machines would you expect to hire monthly/annually?
- + What would you estimate your maximum period of hire is per machine?
- + What would you estimate as the maximum value per hired machine?
- + How much do you expect to spend on annual hire charges?

Tools and Sundry Equipment ⓘ

\$

5,000

+ Proposed Use of Plant & Equipment

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Welcome Wendy!

Dashboard TLC Home Logout

Proposed use of Plant & Equipment

Proposer's Details Cover Selection Item Schedule Automatic & Optional Cover **Plant/Vehicle Item**

Declaration Premium Result

- + The Fifth page of the Product (or Step 5) is Plant/Vehicle Item tab.
- + List of dynamic questions with radio buttons and freeform text fields to be completed.

Will your Plant & Equipment be used:

Underground? ☐ Yes ☒ No

Over water / in connection with adjustments to streams, lakes, costal water, estuaries / or left unattended in tidal areas? ☐ Yes ☒ No

Work airside or at an airport? ☐ Yes ☒ No

[Set No to all](#)

Are any mobile plant items "hired out" without an operator i.e., dry hire? ☐ Yes ☒ No

[Set No to all](#)

Storage Exposure

Has the proposed storage location been susceptible to flooding?

☐ Yes ☒ No

Plant Condition

Are all your insured items of Plant And Equipment thoroughly sound and in good condition, and do they conform with all Government or Statutory and other Regulations?

☒ Yes ☐ No

Is The Plant & Equipment/Vehicle(s) Damaged In Any Way And/Or Currently Not Insured?

☐ Yes ☒ No


Business Use

Are all Plant Items registered in the business name and used for Business use?

☒ Yes ☐ No

+ The Item Schedule – Commercial Motor

- + The Third page of the Product (or Step 3) is Insured Item Schedule (Plant Schedule).


Welcome Wendy!
Dashboard
TLC Home
Logout

Motor Schedule

Proposer's Details
Cover Selection
Item Schedule
Automatic & Optional Cover
Plant/Vehicle Item
Important Information & Declaration

Policy & Premium Details
Admin
Policy Documents

Commercial Motor

Auto Add Items From Motor Schedule file



Upload Motor Schedule file

(max 20Mb total, file type allowed are Word, Excel, and PDF)

Drag and drop files here...

Uploaded files:

Upload

Item No	Inception Date	Cancellation Date	Vehicle Year	Vehicle Make	Vehicle Model	Vehicle Type	Registration Type	Registration Number	Sum Insured (per item)	Type of Cover	Action
1	6 Oct 2025		2024	Toyota	Hilux	Utility Vehicles	Full Registration	123ABC	\$50,000	Comprehensive	 

Loss of Use Extension: Not Insured

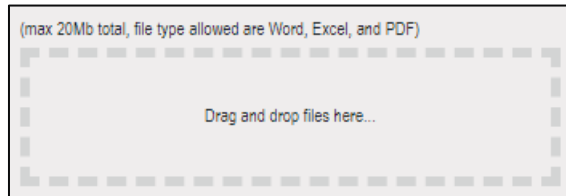
Interested Party: Toyota Finance

Is item a Vehicle ? Yes

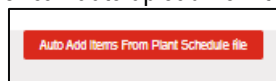
Theft Prevention: Keyless starting, Immobiliser / Alarm

Add Motor Vehicle

- + Motor Vehicle Schedule can be
 - Manually entered by clicking on **Add Motor Vehicle**
 - A copy of the file can be Dragged and Dropped in the area below



- Or the user can auto upload from the Motor Vehicle Schedule File



- + By clicking on the above the instructions for uploading will be presented.

How to Auto Add Items from a Schedule file

1. Download the plant items template file [here](#).
2. Enter your plant items details, and save your file. Please refer to the Reference Table for valid values.
3. Upload your completed excel file below.
4. Check the details of your plant items , and fill in any missing details.
5. Click Save to add the plant items to your applications.

Alternatively: Go back to the Item Schedule page to add your plant items individually.

Browse...

Upload

Back

Next

- + When a file is uploaded the information will be display in the Motor Vehicle Items Table and the user has the ability to alter any of the fields if required or the User can select NEXT at the bottom of the screen to Save the information and close out of the screen.

Manually uploading the item information:

- + Clicking on the Add Plant Item button will open the following screen for you to complete the details. Screen below

Edit Item

Occupation

Please Select

Vehicle Year

Vehicle Make

Vehicle Model

Vehicle Type

Please Select

Registration Type

Full Registration

Registration Number

Sum Insured (per item)

\$

Type of Cover

Please Select

☐ Loss of Use Extension

Interested Party

FEL Questions:

Is item a Vehicle ?

☐ Yes ☐ No

Theft Prevention: (Select all that applies)

☐ GPS Satellite-tracking systems

☐ Dashcams

☐ Keyless starting

☐ Immobiliser / Alarm

☐ Chained or Tied up Security to a permanently Fixed Structure

☐ Geo-fencing

☐ Data Dot / Pin code Security

☐ Vandal Covers

☐ Kill switch

☐ No Security

Save

- + The information icons have hidden text with an explanation of covers.

☐ Loss of Use Extension

Interested Party

FEL Questions:

Is item a Vehicle ?

☐ Yes ☐ No

Theft Prevention: (Select all that applies)

☐ GPS Satellite-tracking systems

☐ Dashcams

☐ Chained or Tied up Security to a permanently Fixed Structure

☐ Geo-fencing

☐ Kill switch

Definition of Motor Vehicle - Land Transport Act 1996:

motor vehicle -

a. means a vehicle drawn or propelled by mechanical power, and

b. includes a trailer; but

c. does not include-

i. a vehicle running on rails; or

ii. a trailer (other than a trailer designed solely for the carriage of goods) that is designed and used exclusively as part of the armament of the New Zealand Defence Force; or

iii. a trailer running on 1 wheel and designed exclusively as a speed measuring device or for testing the wear of vehicle tyres; or




iv. a vehicle designed for amusement purposes and used exclusively within a place of recreation, amusement, or entertainment to which the public does not have access with motor vehicle; or

v. a pedestrian-controlled machine; or

vi. a vehicle that the Agency has declared under section 168A is not a motor vehicle; or

vii. a mobility device

- + All items either manually loaded or uploaded will appear on the screen with cover summaries

Item No	Inception Date	Cancellation Date	Vehicle Year	Vehicle Make	Vehicle Model	Vehicle Type	Registration Type	Registration Number	Sum Insured (per item)	Type of Cover	Action
1	6 Oct 2025		2024	Toyota	Hilux	Utility Vehicles	Full Registration	123ABC	\$50,000	Comprehensive	  
Loss of Use Extension: Not Insured											
Interested Party: Toyota Finance											
Is item a Vehicle ? Yes											
Theft Prevention: Keyless starting, Immobiliser / Alarm											
<div>Add Motor Vehicle</div>											
<div>Back</div> <div>Save and Next</div>											

+ Additional & Optional Covers Tab - Commercial Motor

- + The Fourth page of the Product (or Step 4) is Additional & Optional Cover tab.
- + Listing of all of the automatic extensions provided by the policy.

Automatic Extensions		
Additions & Deletions	Limit \$300,000	Excess \$500
Claims Preparation Costs	Limit \$5,000	Excess \$500
Disability Modifications	Limit \$5,000	Excess \$500
Emergency Accommodation & Travel	Limit \$5,000	Excess \$500
Employees' Accessories/Effects	Limit \$3,000	Excess \$500
Employees' Vehicle	Limit \$60,000	Excess \$500
Funeral Costs	Limit \$5,000	Excess \$500
Good in Transit	Limit \$5,000	Excess \$500
Hazardous Substances Emergency	Limit \$20,000	Excess \$500
Hiring of a Vehicle following Theft of Insured Vehicle	Limit \$2,500	Excess \$500
Hoists	Limit \$5,000	Excess \$500
Invalidation	Limit \$1,000,000	Excess \$500
Locks & Keys	Limit \$5,000	Excess \$500
New Replacement Vehicle ⓘ	Included	
Rental Vehicles (Loss)	Limit \$75,000	Excess \$500
Rental Vehicles (Consequential Loss)	Limit \$50,000	Excess \$500
Road Clearing / Load Recovery	Limit \$20,000	Excess \$500
Salvage Costs	Included	
Signwriting	Limit \$3,000	Excess \$500

Stolen or Damaged Trailers	Limit \$1,000	Excess \$500
Subrogation Waiver for Group Companies	Included	
Substitute Vehicle	Included	
Tarpaulins, Sheets, Ropes, Twitches, or chains	Limit \$2,000	Excess \$500
Temporary Repairs	Included	
Tyres & Tracks	Limit \$2,000	Excess \$100
Uninsured Third-Party Protection	Included	
Vehicle Accessories and Parts	Limit \$2,000	Excess \$500
Windscreen	Included	

Liability to Third Parties

LIABILITY TO THIRD PARTIES		
Accidents when using another Vehicle	Included	
Defence Costs	Limit \$5,000	Excess \$500
Exemplary Damages	Limit \$1,000,000	Excess \$5,000
Marine Liability	Included	
Movement of other Vehicles	Included	
Principals Indemnity	Included	
Rental Vehicles	Included	
Reparation	Included	
Towing Disabled Vehicles	Included	
Vicarious Liability	Included	
Weight Damage	Limit \$500,000	Excess \$5,000
Limit of Liability	<div> <div>\$10,000,000</div> <div>▼</div> </div>	

Back

Save and Next

+ Additional & Optional Covers Tab – Combined Liability

- + The Fourth page of the Product (or Step 4) is Additional & Optional Cover tab.
- + Listing of all of the automatic extensions provided by the policy.

	Limit of Indemnity	Excess	Retroactive Date
Section 1 - Public & Products Liability	\$ 2,000,000	\$ 1,000	
Advertising Liability	\$ 1,000,000	\$ 1,000	
Contractors or Sub Contractors	\$ 2,000,000	\$ 1,000	
Defective Workmanship	\$ 250,000	\$ 1,000	
Fire Protection Costs	\$ 1,000,000	\$ 1,000	
Goods On Hook	\$ 250,000	\$ 1,000	
Hazardous Substances Emergency	\$ 1,000,000	\$ 1,000	
Innkeepers Liability	\$ 2,000,000	\$ 500	
Keys and Locks	\$ 250,000	\$ 1,000	
Product Recall	\$ 100,000	\$ 1,000	
Property In Care Custody and Control	\$ 500,000	\$ 1,000	
Property Owners Liability	\$ 2,000,000	\$ 1,000	
Service and Repair	\$ 250,000	\$ 2,500	
Tenants Liability	\$ 2,000,000	\$ 1,000	
Trade Advice or Services	\$ 2,000,000	\$ 1,000	

Underground Services	\$ 2,000,000	\$ 5,000
Unmanned Aerial Vehicles	\$ 1,000,000	\$ 1,000
USA and Canada Visits	\$ 2,000,000	\$ 1,000
Vehicles - Additional Provisions	\$ 2,000,000	\$ 1,000
Vehicle Inspection Certification	\$ 750,000	\$ 1,000
Vibration and Removal of Support	\$ 2,000,000	\$ 1,000
Welding/ Gas Cutting/ Burning Off/ Use of Explosives	\$ 2,000,000	\$ 1,000
Punitive or Exemplary Damages	\$1,000,000 any one occurrence and \$2,000,000 in the aggregate	\$ 1,000
Section 2 - Employers Liability	\$ 1,000,000	\$ 500
Section 3 - Statutory Liability	\$ 1,000,000	\$ 500

+ Proposed Use of Vehicles

- + The Fifth page of the Product (or Step 5) is Plant/Vehicle Item tab.
- + List of dynamic questions with radio buttons and freeform text fields to be completed.

Commercial Motor Vehicle Use:

- Do any of your vehicles over 3,500kgs have a regular run outside the city limits or more than 120kms? ☐ Yes ☒ No
- Are any of your vehicles operated more than 11 hours per day? ☐ Yes ☒ No
- Are any of the vehicles designed for bulk transportation of inflammable liquids or gases? ☐ Yes ☒ No
- Do you carry toxic chemical, acids, or explosives? ☐ Yes ☒ No
- Do you hire out any of your vehicles without your driver? ☐ Yes ☒ No
- Are any of your vehicles' principal drivers under 25 years of age? ☐ Yes ☒ No
- Have you or any intended driver (including relief drivers) involved in the operation of the vehicles:
Ever been charged with a logbook offence? ☐ Yes ☒ No
- Ever been convicted of a motoring offence, other than parking? ☐ Yes ☒ No
- Ever had a driver's license endorsed, suspended, or cancelled? ☐ Yes ☒ No
- Has any vehicle been altered from the manufacturer's original specifications? ☐ Yes ☒ No

Storage Exposure

- Has the proposed storage location been susceptible to flooding? ☐ Yes ☒ No

Vehicle Condition

- Are all your insured items of Commercial Motor thoroughly sound and in good condition, and do they conform with all Government or Statutory and other Regulations? ☒ Yes ☐ No
- Is The Plant & Equipment/Vehicle(s) Damaged In Any Way And/Or Currently Not Insured? ☐ Yes ☒ No

Business Use

- Are all Motor Vehicles registered in the business name and used for Business use? ☒ Yes ☐ No

+ Important Information & Declarations

360 Underwriting Solutions

Welcome Wendy!

Dashboard TLC Home Logout

Important Information and Declaration

Proposer's Details Cover Selection Item Schedule Automatic & Optional Cover Plant/Vehicle Item

Declaration Premium Result

The Sixth page of the Product (or Step 6) is Important Information & Declaration tab

This section covers:

- + Excess selection
- + Broker Commission
- + Broker Fee – as a Broker you have the ability to enter a Broker Fee that you would like to charge your client and it will print on the Client Quote for you to send directly to your client – with the total including your fee.
- + Information about TLC Insurer and a Declaration for completion.

Excess, Broker Commission and Broker Fee

- + Excess selection is only applicable to **Plant & Equipment and Commercial Motor**

Excess

Standard Excess \$ 1,000

Broker Commission

Please select whether comission is included or excluded within the policy 15.00

Broker Fee

Please enter your brokerage fee \$ 0.00

+ Important Information & Declaration - (Plant & Equipment and Commercial Motor)

The Insured's Duty of Disclosure

The Insured's 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

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

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.

Privacy Statement

Privacy Statement

The Insurer collects, discloses and handles personal information in accordance with the Insurer's privacy policy that is available here: <https://www.aig.co.nz/privacy-policy>.

Financial Strength Rating

Financial Strength Rating

At the time of print, the Insurer has an A (Strong) Insurer financial strength rating given by Standard & Poor's (Australia) Pty Ltd. The rating scale is:

The Standard & Poor's Financial Strength Rating Scale

AAA EXTREMELY STRONG **BBB** GOOD **CCC** VERY WEAK **SD** SELECTIVE DEFAULT **AA** VERY STRONG **BB** MARGINAL **CC** EXTREMELY WEAK **D** DEFAULT **A** STRONG **B** WEAK **C** REGULATORY ACTION **NR** NOT RATED

The rating from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. A full description of this rating scale is available on the Standard & Poor's website <https://www.spglobal.com/ratings/en/credit-ratings/about/understanding-credit-ratings>.

The Insurer's rating is reviewed annually and may change from time to time, so please refer to the Insurer's website for the latest financial strength rating.

<https://www.aig.co.nz/home/about-aig/solvency-financial-strength>

Declaration

Declaration

I declare that:

- This proposal has been fully completed before I signed this declaration and that the particulars and answers given in the proposal are in every respect true and correct.
- I have not withheld any information likely to affect the acceptance of this proposal.
- Neither facts within the knowledge of, nor statements made to any Agent of the Company shall be binding on the Company unless embodied in writing on this proposal.
- If I have not personally filled in the answers to this Proposal Form then the person filling in this Proposal Form has done so as my Agent and not that of the Company.
- I agree that this Proposal and Declaration shall be the basis of the Contract between the Company and myself.
- Prior to every policy renewal I will make full disclosure (in writing) to the Company of any change(s) that may have occurred in relation to the information and answers set out in this proposal and I will make full disclosure (in writing) of any new information likely to affect the acceptance of such renewal and / or the terms of it including convictions to the maximum extent permitted by the Criminal Records (Clean Slate) Act 2004.
- Every policy renewal shall otherwise constitute a reaffirmation by me of this declaration and the answers given in this proposal.
- I further accept the Company's Policy subject to the terms and conditions contained herein.

☒ I have read and agree to the Terms and Conditions. (Tick to sign)

☒ This electronic signature will be treated the same as if signed personally. (Tick to sign)

Declaration Date: 26 September 2025

- + Selecting Back will take user to previous page without Saving data
- + Selecting Next will Save the data entered and move user to the Next page

+ Important Information & Declaration - (Combined Liability)

Duty of Disclosure

Duty of Disclosure

This proposal is to be completed by the Applicant or an Authorised Officer of the Applicant.

The information provided to the Company in this Proposal will be the basis of any contract of insurance entered into.

You must disclose to TLC Insurance Limited (on behalf of Vero Liability Insurance Limited) all information which is material to it in deciding whether to issue insurance cover to you, and if so on what terms and/or premium. This includes but is not limited to any circumstances or conduct which might lead to a claim being made against you. This may also include information which is additional to the questions that we have asked. The duty to disclose material information occurs prior to the commencement of cover, prior to each renewal or whenever the contract is varied. This means that prior to renewal or any contract variations, as well as advising of new information you also need to advise us of any alterations to the facts previously notified. Failing to disclose material information may result in your policy being avoided. This means that your policy would be deemed to have never existed and no claims would be payable.

If there is insufficient space to complete the proposal, please attach additional sheets. **WHEN IN DOUBT DISCLOSE.**

Insurer

Insurer

Vero Liability Insurance Limited

TLC Insurance Limited as an Agent for Vero Liability Insurance Limited.

Privacy Statement

Privacy Statement

The Insurer collects, discloses and handles personal information in accordance with the Insurer's privacy policy that is available here:

<https://share.google/EMXtjuzzYONTvkFo3>.

Financial Strength Rating

Financial Strength Rating

At the time of print, the Insurer has an AA (Strong) Insurer financial strength rating given by Standard & Poor's (Australia) Pty Ltd. The rating scale is:

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AAA EXTREMELY STRONG **BBB** GOOD **CCC** VERY WEAK **SD** SELECTIVE DEFAULT **AA** VERY STRONG **BB** MARGINAL **CC** EXTREMELY WEAK **D** DEFAULT **A** STRONG **B** WEAK **C** REGULATORY ACTION **NR** NOT RATED

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The Insurer's rating is reviewed annually and may change from time to time, so please refer to the Insurer's website for the latest financial strength rating.

<https://www.veroliability.co.nz/financial-strength-rating.html>

Declaration (Broker and Insured)

Declaration

I declare that:

1. the information and answers given in this proposal are in every respect true and correct and that Vero Liability has been made aware of all information that may be material in considering this proposal.
2. this proposal and declaration shall be the basis of and incorporated in the insurance contract.
3. I/We warrant that we will notify Vero Liability of any material alteration to the above facts whether occurring before or after the completion of this insurance contract.
4. Vero Liability is authorised to give to or obtain from any other insurers or any insurance broker or other party any information relating to this insurance or any other insurance held by me/us or any claim made by me/us.

I/We understand that:

- Vero Liability is collecting the information on this proposal for the purpose of conducting its business, providing quality insurance products and services, evaluating our insurance requirements and deciding whether to issue insurance cover and if so on what terms.
- failure to provide any of this information may result in Vero Liability refusing to provide the insurance.
- this information will be held by Vero Liability at 23-29 Albert Street, Auckland.
- I/We have certain rights of access to and correction of this information.

Name _____ Title _____

Signed _____ Date _____

<< If this proposal form is being completed electronically, please print the summary document to sign and date >>

☒ I have read and agree to the Terms and Conditions. (Tick to sign)

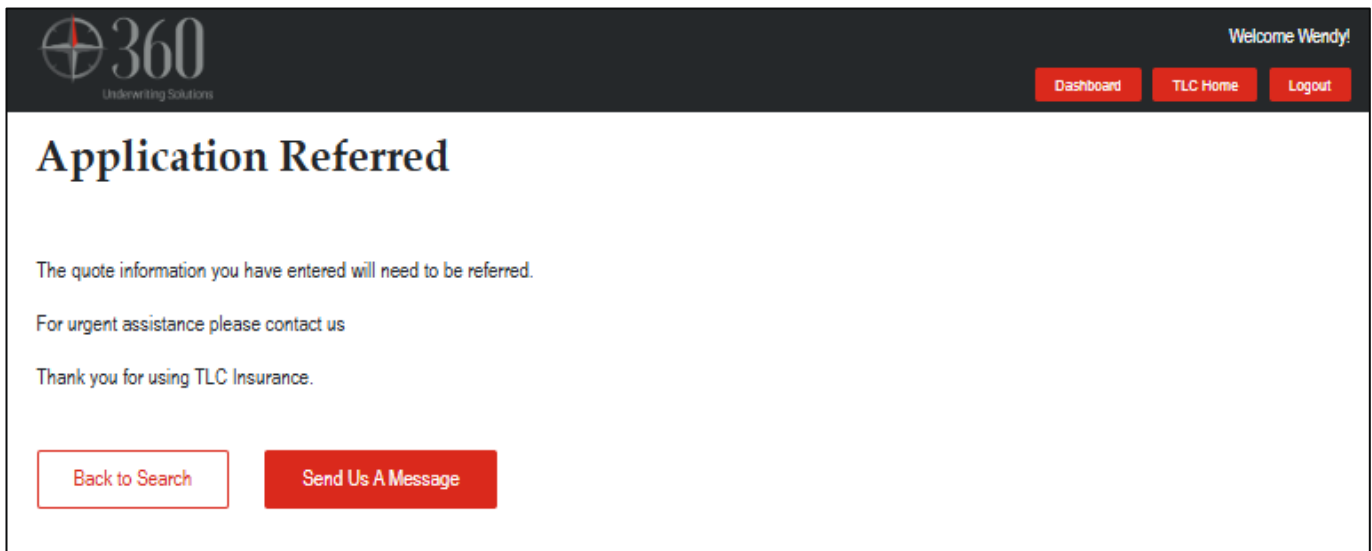
☒ This electronic signature will be treated the same as if signed personally. (Tick to sign)

Declaration Date: 01 October 2025

Back
Next

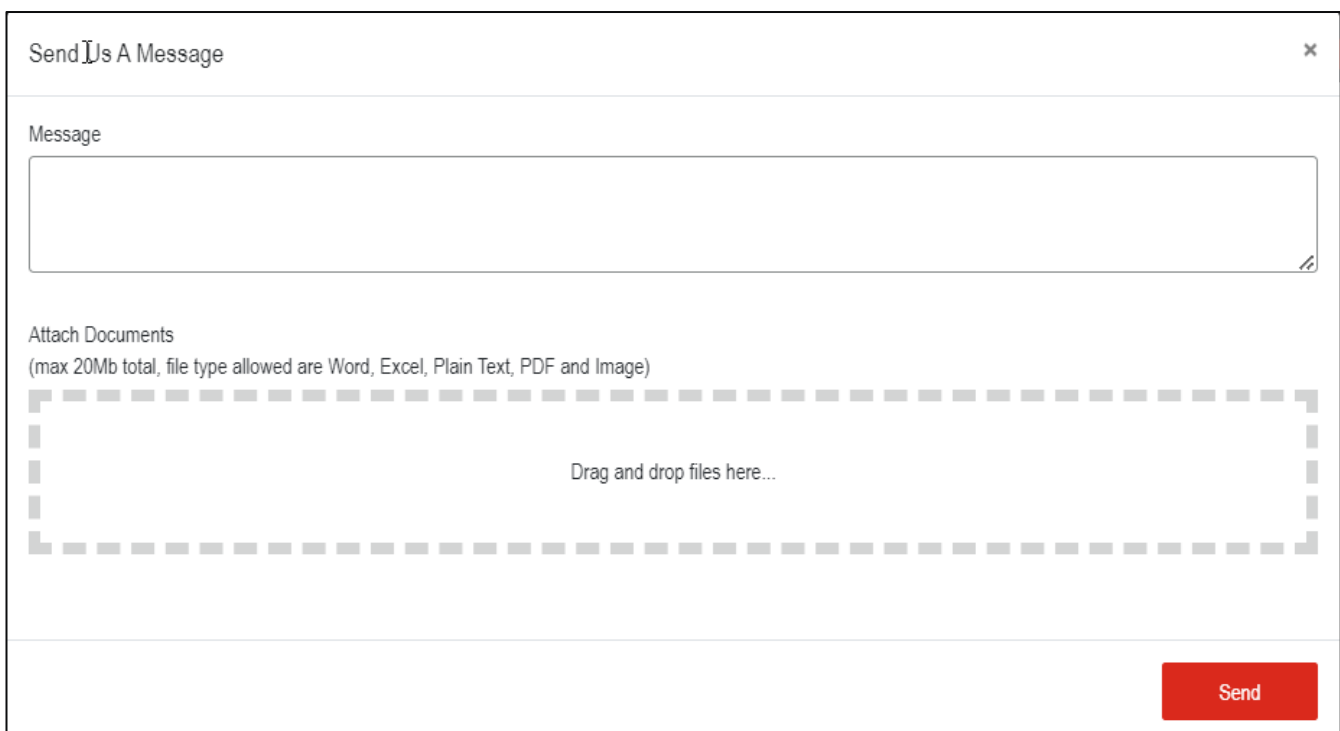
- + The Declaration for the information also prints on the Summary Document for clients/Insured to sign and return for submission to Vero Liability Insurance.

If during the completion of answering the required data – the data entered has generated a referral the user will be presented with the following information on Get quote.



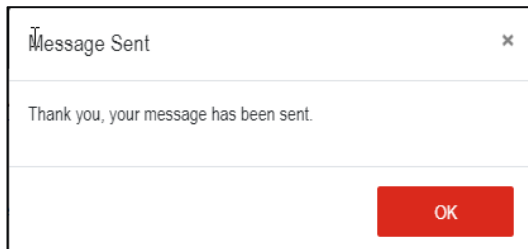
The screenshot shows a web application interface. At the top left is the logo for '360 Underwriting Solutions'. At the top right, it says 'Welcome Wendy!' and has three buttons: 'Dashboard', 'TLC Home', and 'Logout'. The main heading is 'Application Referred'. Below this, the text reads: 'The quote information you have entered will need to be referred.', 'For urgent assistance please contact us', and 'Thank you for using TLC Insurance.' At the bottom, there are two buttons: 'Back to Search' and 'Send Us A Message'.

By clicking on Send Us A Message – the below pop-up will appear. The User can send a message or upload additional information for the Underwriter to review. Once sent the Underwriter will be able to read email and review transaction.



The screenshot shows a pop-up window titled 'Send Us A Message' with a close button (X) in the top right corner. Inside the window, there is a 'Message' section with a text input field. Below this is an 'Attach Documents' section with a note: '(max 20Mb total, file type allowed are Word, Excel, Plain Text, PDF and Image)'. There is a large dashed rectangular area for file uploads with the text 'Drag and drop files here...'. At the bottom right of the pop-up is a red 'Send' button.

Once message has been sent the User will receive the below message.



Transaction Types:

The transaction types available to the user are captured on the Search Page.

As per below – the policy for Minnie Mouse it is in the Status of Current and the user can process

- + Endorsement via the Endorse button
- + Transfer the policy to another Compass user within the Brokerage
- + Create a one-off certificate of currency
- + Renew (functionality not available initially) – TLC Insurance will advise of the Renewal Process accordingly.

In relation to Documents – this policy transactions have the following available

- + Schedule
- + Invoice
- + Summary (Confirmation of what you have told us)
- + Certificate (Certificate of Currency)

190739 (190735)	Minnie Mouse	Endorsement	360TLCMPT- C15020	wendy.ingham@360uw.com.au	20 Aug 2025	20 Sep 2025	Current	-\$94.85	<div>Renew</div> <div>Endorse</div> <div>Create Certificate</div> <div>Transfer</div>	<div>Certificate</div> <div>Schedule</div> <div>Invoice</div> <div>Summary</div>
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