



PROPOSAL FORM

Manufacturing Premises Pollution

libertyinternational.com/sg



Proposal form



Important Notice

The clauses herein are made pursuant to Section 25(5) of the Insurance Act or any amendments thereof, as applicable under the laws of Singapore.

Before you enter into a contract of general insurance with an insurer, you have a duty, 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.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Non Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim 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. The insurer may keep any premium that you have paid for this contract of insurance.

Inadequate space to answer

If there is inadequate space to answer any of the questions or make any comment or you need to disclose something to us because of your duty of disclosure, please attach a separate piece of paper to this questionnaire giving full details of additional information.

Proposal form



1. THE APPLICANT

a. Full name of Applicant to be insured

b. Applicant's mailing address

Street

City

Country

Postcode

c. Full address of covered locations

d. Describe business activities

e. Does the Applicant, its directors, officers or any other person to the knowledge of the Applicant have or in the past have had knowledge of any, threatened or suspected post-site contamination, incidents, notifications and/or claims involving any of Applicant's Covered Locations and business activities during the last five (5) years?

Yes

No

2. CONDITIONS

a. Annual revenue to be less than SG\$25,000,000

b. No cover in place until confirmed in writing by Liberty Singapore

c. This proposal form can be emailed to daphne.cheah@libertymutual.com

d. The indicative pricing below is subject to Q,1e. being 'No'

e. This pricing is before GST for a 12-month policy period, and the minimum premium cannot be short termed

f. Coverage provided by Liberty Manufacturing Premises Pollution Policy Wording

Individual case underwriting is required if the submission deviates from condition 2a & 2d above

3. COVERAGE

a. Clean-up costs resulting from new pollution conditions

b. Bodily injury and property damage resulting from pollution conditions

c. Bodily injury, property damage and clean-up costs resulting from transported cargo

d. Crisis containment expenses resulting from pollution conditions (US\$100,000)

4. INDICATIVE PRICING (S\$)

Limit options	Deductible	Premium options by segments			
		Food processing	Machinery & equipment	Automotive	Others
500,000	5,000	4,200	5,500	7,600	9,000
1,000,000	5,000	6,000	7,900	11,000	13,100

Proposal form



5. DECLARATION

(To be signed by a Partner, Principal or Director.)

I, the undersigned understand, declare and acknowledge:

- that I understand that I am to disclose in this form, fully and faithfully, all the facts that I know or ought to know, otherwise the Policy issued hereunder may be void and I may receive nothing from the Policy;
- that I am, after enquiry, authorised by all person(s) or entities seeking insurance, to make this proposal;
- that after enquiry, all information supplied in this proposal and any supporting documents attached to this proposal or supplied separately, is true and correct and that until a Contract of Insurance is entered into, I am obliged to inform Liberty of any changes to any information supplied or of any new information that is relevant;
- that I understand Liberty relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that if a Contract of Insurance is entered into, all information and documentation supplied in proposing for this insurance shall be incorporated into and form part of such Contract of Insurance;
- that I have read and understood the Important Notices including the Privacy Notice which form part of this proposal;
- that I understand that no insurance is in force until a Contract of Insurance is entered into, which is upon the Proposers acceptance of an offer by Liberty, if any.

Signature

Date

Name (please print)

Title

Privacy Notice

Liberty Pte Limited (UEN 201538069C) (**Liberty**) is part of the Liberty Mutual Group headquartered in the United States.

We collect personal information to provide insurance products and services, manage claims and support related business operations. This may include information collected from insurance brokers, intermediaries, or directly from you. If you do not provide the personal information requested, we may be unable to offer the appropriate type or level of service.

If you provide Liberty with personal or sensitive information about other individual, you must ensure they are aware of this notice and have consented to the disclosure. If you have not done so, please inform Liberty before sharing their data.

Your personal information may be disclosed to Liberty's related entities, reinsurers, insurance intermediaries, loss adjusters, legal and professional advisors and other service providers. We may also store your information with third party cloud or electronic storage providers.

Some recipients may be located overseas in the United States, Canada, United Kingdom, European Union, India, China, Australia, Hong Kong and Malaysia. Where reasonably necessary, your information may be transferred to countries without comparable data protection laws to deliver the services you request. By engaging with Liberty, you consent to these cross-border transfers unless you notify us otherwise in writing.

We are committed to protecting your privacy and ensuring transparency in how we use your personal information. As part of this commitment, we confirm Liberty does not currently use automated decision-making (**ADM**).

You may access or seek correction of your personal information, make a privacy complaint, or raise any queries by contacting Liberty's Privacy Officer: privacy.officer.ap@libertymutual.com If you require a physical mailing address, please contact the Privacy Officer via email.

For more information, and to view the relevant privacy policy for your jurisdiction, visit: [Singapore Privacy Policy](#).