

# Commercial Callibrate Cheat Sheet for Quotes

This sheet has been designed as a quick reference point for obtaining a quote for commercial business through Callibrate.

## 1. Policy Details Select "Full Quote" every time to enable referring. Select Property Owners (Yes/No)

**calliden insurance limited**  
ver. 1.13.92.1

Transaction Type: Quote  
Transaction Status: New  
Quote/Policy No: TBA  
Applicant Name: ABC Trading  
Attachment Date: 09 Mar 2011

**POLICY DETAILS** | SITUATION DETAILS | ADDITIONAL QUESTIONS | POLICY SUMMARY

Need to speak to an Underwriter? Contact the Calliden Retail Underwriting Centre on **1800 805 899**

Visit us at [www.calliden.com.au](http://www.calliden.com.au)  
Suspend | Cancel

**Broker Details**

Intermediary Name: Sunrise Exec Test  
Account Description: 4060 - Sunrise Exec Test  
Inception Date: 09 Mar 2011  
Product Type: First Option Business Policy  
Attachment Date: 09 Mar 2011  
Scheme: StandardPolicy  
Expiry Date: 09 Mar 2012

**Quote Type**

Is a Quick Quote or Full Quote required?  
 Full Quote  Quick Quote

**Property Owner**

Insuring as Property Owner only?  
 Yes  No

## 2. Situation

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Transaction Type: Quote  
Transaction Status: New  
Quote/Policy No: TBA  
Applicant Name: ABC Trading  
Attachment Date: 02 Jun 2011

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**SITUATION 1** | GEN. PROPERTY | ADD SITUATION

Fire & Perils | Business Interruption | Burglary | Money | Glass | Electronic Equipment | Machinery Breakdown | Property Owners

**Situation of Risk**

Situation of Risk Address: 123 Test Street  
Suburb: Melbourne  
State: VIC  
Postcode: 3000

**Occupation** Please Note: A maximum of 15 tenants can be specified

Search By: Occupation  
Tenant 1 Occupation: Accountants Offices  
Description of Business Operations: [Empty]

**Building Details**

Wall Construction: Brick/Concrete/Besse Block  
Roof Construction: Concrete  
Floor Construction: Concrete/Brick/Tile  
Location Type: Main Street Frontage  
Year Built: 2000  
Fire Protection: Fully Sprinklered

**Section Acceptance**

- Fire & Perils
- Business Interruption
- Burglary
- Money
- Glass
- Electronic Equipment
- Machinery Breakdown
- Broadform Liability
- Transit
- General Property

Move to the "Situation Details" screen by clicking on the tab

Complete address, occupation (or Tenancy) and building details.

Click the "Section Acceptance" area at the start of the quote to indicate our appetite for the occupation chosen.

Use the tabs to enter in the situation specific details to the risk, the sums insured and cover needed. These will all attach to the highlighted situation tab.

NB: Liability & General Property are universal covers and apply across all situations.

Click add situation to include more locations to the policy (max 5 per policy).

**3. Additional Questions** Answer Duty of Disclosure Questions (YES/NO).

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**POLICY DETAILS** **SITUATION DETAILS** **ADDITIONAL QUESTIONS** **POLICY SUMMARY**

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**ADDITIONAL QUESTIONS**

**Additional Questions**

Has the insured, or anyone to be insured under this policy:

- Had any insurance declined, cancelled, or refused renewal, had any special conditions/warranty imposed, or declined or refused a claim in the last 5 years?  Yes  No
- Lodged a claim or notified an insurer of a potential claim under the Liability section of a policy in the last five (5) years?  Yes  No
- Lodged any claims in the last five (5) years (other than Liability claims)?  Yes  No
- Been charged with or convicted of any criminal offence in the last 10 years (other than minor traffic convictions)?  Yes  No
- Been declared bankrupt or ever been involved in a company or business which became insolvent or subject to any form of insolvency administration (e.g. liquidation, receivership or voluntary administration)?  Yes  No

**4. Policy Summary**

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Quote/Policy No: TBA  
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**POLICY DETAILS** **SITUATION DETAILS** **ADDITIONAL QUESTIONS** **POLICY SUMMARY**

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**POLICY SUMMARY**

Premium Calculations	Endorsements/Special Conditions	Interested Parties	Comments
<b>Premium Calculations</b>			
<b>Description</b>	<b>Prem Adj</b>	<b>FCGT</b>	<b>GST</b>
<input type="checkbox"/> Situation 1 - melbourne VIC 3000	\$301.60	\$132.70	\$43.43
- Fire & Perils	\$ 301.60	\$132.70	\$47.77
Broadform Liability	\$ 300.00	\$30.00	\$33.00
<b>Total</b>	<b>\$601.60</b>	<b>\$132.70</b>	<b>\$73.43</b>
			<b>\$80.77</b>
			<b>\$888.50</b>
			Target Premium (transaction premium inc all charges) \$
			Commission \$120.32
			GST on Commission \$12.03
			<b>Net Premium \$756.15</b>

Review the selected cover and premiums.  
Click the Address to see Premium Split (per section).  
Utilise the "Target Premium" area to specify the premium needed.  
Use the "Comments" area to converse with the Calliden underwriting team electronically (Strongly recommended).

**5. Easier Occupation Search**

Callibrate Commercial has been upgraded to include a more sophisticated and comprehensive occupation search capability. Calliden now gives the option to search by business activities, significantly increasing your ability to find the occupation classification that best suits your risk.

**Occupation**

Search By  [What's the difference](#)

Please enter the Insured's Primary Occupation

**Occupation**

Search By  [What's the difference](#) [Calliden Target Occupations](#)

Please enter the Insured's Primary Occupation

Activity	Occupation
Accountants Offices,Accounting service,Auditing service,Bookkeeping service	Accountants Offices

On completion of a full quote, click on the finish button to return to your broker package. At this point you can refer or finish the transaction.

**Callibrate helpline**  
**1800 786 747** 8.30am to 5.00pm Monday to Friday AEST