

Important Notices

Please read these Important Notices before completing the Proposal.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the *Insurance Contracts Act 1984*, 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 his 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 his 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.

Privacy

Pen Underwriting handles your personal information with care and in accordance with the Privacy Act 1988 and the Australian Privacy Principles. We collect personal information about you to provide you with insurance and insurance related services. We may disclose your personal information to third parties for the purposes described in our Privacy Policy, including related entities, insurers, reinsurers, agents and service providers, some of whom may be located in the United Kingdom and India. By asking us to provide you with insurance and insurance related services, you consent to the collection, use and disclosure (including overseas disclosure) of your personal information for the purposes described in our Privacy Policy. Where you provide personal information about others, you represent to us that you have made them aware of that disclosure and of our Privacy Policy and that you have obtained their consent. If you do not consent to provide us with the personal information that we request, or withdraw your consent to the use and disclosure of your personal information at any stage, we may not be able to offer you the products or provide the services that you seek. For information about how to access and or correct the personal information we hold about you or if you have any concerns or complaints, ask us for a copy of our Privacy Policy or visit www.penunderwriting.com.au.

Complaints Handling

If you are dissatisfied with a decision Pen Underwriting makes, our service, the service of others we appoint to discuss insurance matters with you, or a claim settlement, we have an internal dispute resolution process to assist you. For further information, ask for a copy of our Complaints and Disputes Resolution Policy or visit www.penunderwriting.com.au.

General Insurance Code of Practice

Pen Underwriting and Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. A copy of the Code can be obtained from www.codeofpractice.com.au or from us upon request.

Further Information

Your insurance broker can assist you to complete this Proposal. If you have any questions or need further information concerning your insurance, you should contact your insurance broker to assist you with your enquiry. You should direct all of your correspondence to Pen Underwriting through your insurance broker as he is your agent for this insurance.

IMPORTANT NOTICE

- Please answer all questions in full. Where appropriate, tick the 'Yes' or 'No' box that best indicates your reply.
- If there is insufficient space provided, please provide further information on your letterhead.
- All attached documents form part of this Proposal.

This application is for New Business Renewal - Policy Number (if known) is:

1. YOUR DETAILS:

Full Name:

Your ABN:

Trading Name:

Interested Parties:

What Interest do the above parties have:

Business Description:

Years in Operation: This Business: years Any Similar Business: years

What percentage of GST on Premium do you intend claiming as an Input Tax Credit? %

Are your books of account prepared by a public accountant each year? Yes No

Have you or any director/partner/manager of the business ever:

- a) had insurance declined or cancelled? Yes No
- b) had an insurer refuse or not invite renewal? Yes No
- c) had any special conditions imposed on a policy of insurance? Yes No
- d) had a special excess imposed on a policy of insurance? Yes No
- e) had a claim rejected under a policy of insurance? Yes No
- f) been declared bankrupt or put into receivership or liquidation? Yes No
- g) been charged with or convicted of a criminal offence? Yes No
- h) Any other matters you should disclose (see 'Your Duty of Disclosure')? Yes No

If Yes to any of the above questions, please provide complete details on a separate piece of paper.

2. YOUR CLAIM HISTORY

In the last 5 years have you sustained loss or damage (insured or not) of a type against which insurance is now being sought? Yes No

If Yes, please provide details:

Date	Insurer	Details

3. YOUR PREMISES

Your Business Address:

Describe the business carried out by the occupants of the premises:

- a) Your own business:
-
-
-
- b) Other occupants:
-
-
-

Construction of the building:

Walls:

Brick/Concrete Wood Iron Other _____

Roof:

Iron Timber Concrete Other _____

Floors:

Timber Concrete Other _____

4. BUSINESS OPERATION DETAILS

4.1. Indemnity Limit Required?

Public & Products Liability \$.....any one occurrence

Do you require cover for Goods in Your Care, Custody or Control in excess of \$50,000? Yes No

If Yes,

a) What amount? \$.....

b) What is it for?

4.2. Full description of Proposer's business activities:

.....

4.3. Contractors

Are any services (ie. cleaning, maintenance, waste removal) contracted out? Yes No

If Yes,

a) Annual Cost? \$

b) Are they required to have Public and Products Liability Insurance? Yes No

What steps to do you take to ensure that contractors have valid insurances in place?.....

.....

4.4. Turnover

Please provide a full split of turnover derived from the following categories:

Office and Industrial Cleaning outside of business hours: \$

Office and Industrial Cleaning during business hours: \$

Retail Shop or Shopping Centre outside business hours: \$

Retail Shop or Shopping Centre during business hours: \$

Other: \$

4.5. Please advise what risk management systems you have implemented to minimise risk to the public from wet floors or other hazards?

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- 4.6. If you work in shopping centres during business hours, is CCTV footage available
- a) of all work areas? Yes No
- b) are you able to access it? Yes No
- 4.7. Do you have an existing OH&S system in place? Yes No
- Is it externally audited? Yes No
- 4.8. Provide details of any agreements you have made under which you:
- a) Accepted Liability which would not normally be your responsibility:
-
-
- b) Given away your legal rights of recovery from other parties:
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Declaration:

I/We declare that:

- I/We am authorised by each of the Applicant(s) to sign this Proposal
- The statements in this Proposal are true and complete and no material information has been withheld
- I/We have read and understood the Important Notices accompanying this Proposal
- I/We have diligently made all necessary enquiries in order to comply with the duty of disclosure
- I/We have read the Pen Underwriting Privacy Statement on this Proposal and consent to the use, disclosure and obtaining of personal information about the insured for the purposes shown in the Privacy Statement
- Where I/We have provided information about another individual, that individual has been made aware of that fact and of the Pen Underwriting Privacy Statement
- I/We acknowledge that Pen Underwriting relies on the information and representations in this Proposal and otherwise made by me or on my behalf in relation to this insurance
- Except where indicated to the contrary, I/We understand that any statement made in this Proposal will be treated as a statement made by all persons to be insured
- I/We undertake to notify Pen Underwriting of any material alteration to the information contained in this Proposal prior to inception of the proposed insurance
- I/We understand that no insurance is in place until such time as Pen Underwriting has confirmed acceptance of the proposed insurance

Signature/s: **Date:**.....

Name/s: **Title:**.....