

**INSURED DETAILS**

Company Name: .....

Trading Name: .....

Situation of Business Premises: .....

.....

Contact Name: .....

Phone: .....

ABN: .....

Est- Annual Turnover \$ .....

No of Employees:.....

Period of Insurance From

.....

**Situation Details – Building Construction**

Walls	Roof	Floor	Linings	Age of Building

**Fire Protection**

Smoke Detectors	Thermal Alarms	Hose Reel	Sprinklers	Extinguishers
Yes or No	Yes or No	Yes or No	Yes or No	Yes or No

**Security Protection**

Alarm System	Deadlocks Fitted	CCTV Surveillance	Barred Windows
Yes or No	Yes or No	Yes or No	Yes or No

Is your alarm:	Back to Base	Local	Digital
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**Material Loss or Damage Section**

(Sum Insured's should represent New Replacement Value)

**Insured Values Required**

Building	\$
All Contents Including Fixtures & Fittings	\$
Stock in Trade, Customer Goods	\$

**Theft Section**

**Insured Values Required**

All Contents & Stock (Excluding Tobacco, Cigars and/or Cigarettes)	\$
Tobacco, Cigars and/or Cigarettes	\$

**Money Section**

Combined Money (During Normal Business Hours, In Locked Safe, In Transit & Money in Private Residence)	\$
Money of Premises – Outside normal business hours (Not in a Locked Safe)	\$

**Public Liability Section**

Limit of Liability	\$20,000,000
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**Glass Section**

Automatically Included	Replacement Value
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**Business Interruption Section****Insured Values Required**

Turnover	\$
Less Cost of Purchase	\$
Equals	\$
Indemnity Period	12 Months

**Mechanical Breakdown Section****Insured Values Required**

Section A – Breakdown	\$
Section B – Deterioration of Stock in Cold Storage	\$
(Section B – Only Available if Section A Taken)	

**Electronic Equipment Breakdown Section****Insured Values Required**

Breakdown of Electronic Equipment including Data Media	\$
Data Restoration Costs	\$
Increased Cost of Working (Computers Only)	\$

**Employee Dishonesty Section****Insured Values Required**

Limit of any one person acting in collusions	\$
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**General Property Section****Insured Values Required**

Cover is provided Australia Wide for portable property away from the premises e.g. Laptops, Mobile Phones	\$
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## Claims History

Have you had any claims in the last 5 years? Yes or No
If yes, please provide details and settlement amount

## Declaration

I/We declare that: Our attention has been drawn to the important information accompanying this Proposal Form and I/We have read the Import Information. The above statements are true, and I/We have not suppressed or misstated any facts. I/We agree that this Proposal and Declaration shall be the basis of the contract between Me/Us and the Insurers.
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Signed	
Name of Partner/Director	
Date	

## IMPORTANT INFORMATION

### POLICY

This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation

### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984, to tell the underwriter of anything that may affect the underwriters' decision whether to insure you and on what terms. You must tell the underwriter about anything that you know, or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover.

For Eligible Contracts (Eligible Contracts involve individuals purchasing insurance for motor vehicles with carrying capacity under 2 tonne, motorcycle, home building and contents, residential strata, travel, personal accident and sickness and consumer credit) the above duty only applies to questions asked of you by the underwriter. In answering any such questions, you must tell them anything that you know and that a reasonable person in the circumstances would include.

You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell the underwriter anything that:

- reduces the risk to be insured or that is of common knowledge;
- the underwriter knows or, in the ordinary course of business, ought to know;
- the underwriter has waived your duty to tell them about.

### NON-DISCLOSURE

If you do not tell the underwriter anything you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

### WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

If you are a RETAIL CLIENT and a Statement of Advice has not been provided to you with this invoice, then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the insurer for this transaction is available upon request.

Retail Clients are Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people. and the insurance product is: Vehicle (under 2 tonne), Home, contents, caravan, boat, Sickness and Accident or Travel and other classes as prescribed by regulations.

### DISCLAIMER

This notice is a summary only (errors and omissions excepted) and does not purport to be a copy of the insurance underwriters' policy or other documents. In case of any discrepancy, the underwriters' documents will prevail.