

Important Notices

The proposed insurance is issued on a 'claims made' basis. This means that the policy responds to:

1. claims first made against the insured during the policy period and notified to Pacific Indemnity Underwriting Solutions Pty Ltd during that policy period, providing that the insured was not aware, at any time prior to the policy inception, of circumstances which would have alerted a reasonable person in the insured's position that a claim may be made against the insured; and
2. 'claims circumstances' notified pursuant to Section 40 (3) of the Insurance Contracts Act which states:

'where the insured gave notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the period of insurance cover provided by the contract.'

After policy expiry, no new claims can be made on the expired policy even though the event giving rise to the claim may have occurred during the policy period.

If during the policy period you become aware of circumstances which a reasonable person in your position would consider may give rise to a claim, and which you fail to notify to us during the policy period, we may not cover you under a subsequent policy for any claim which arises from these circumstances.

When completing the proposal you are obliged to report and provide full details of all circumstances of which you are aware and which a reasonable person in your position would consider may give rise to a claim.

It is important that you make proper disclosure (see **Duty of Disclosure**, below) so that your cover under any new policy with us is not compromised.

Pursuant to the Insurance Contracts Act your duty to disclose all relevant information is set out below.

Duty of Disclosure

Before entering into a contract of general insurance, you have a duty, under the Insurance Contracts Act, to disclose to us every matter that you are aware of, or could reasonably be expected to be aware of, that is relevant to our decision about insuring you and if so, on what terms. You have the same duty to disclose these matters to us 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 us;
- that is of common knowledge;
- that we know or, in the ordinary course of our business, ought to know;
- as to which compliance with your duty is waived by us.

You should note that your duty continues after the proposal form has been completed until the policy is entered into, i.e. until the date we receive instructions to bind cover.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or may cancel the policy. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning. It is therefore vital that you enquire of all entities comprising the insured, including senior staff, before completing the proposal form and before you sign any declaration confirming no change in the information disclosed.

Retroactive Liability

The proposed insurance may be limited by a retroactive date either stated in the schedule or endorsed onto the policy. Where the retroactive cover provided by the proposed policy is subject to such a date, then the policy does not cover any claim arising from actual or alleged act, error, omission or conduct occurring prior to such retroactive date.

Average Provision

One of the insuring provisions of the proposed insurance may provide that where the amount required to dispose of a claim exceeds the limit of the sum insured in the policy then Pacific Indemnity Underwriting Solutions Pty Ltd shall be liable only for a proportion of the total costs and expenses. This shall be the same proportion of the total expenses as the policy limit bears to the total amount required to dispose of the claim.

Surrender of Waiver of any Right of Contribution or Indemnity

If another person or company is liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by our policy, but you agree with that person or company (either before or after the inception of our policy) that you would not seek to recover any loss or damage from them, we will not cover you for this loss or damage.

Wholesale only

Pacific Indemnity Underwriting Solutions Pty Ltd is only licensed to offer or provide General Insurance products or services which do not include any of the following types of General Insurance (which are defined by the Corporations Act as "retail"): Motor Vehicle, Home Building, Home Contents, Sickness and Accident, Consumer Credit, Travel, Personal or Domestic Property, Medical Indemnity or any other kind of General Insurance which has been prescribed by the Corporations Regulations.

About Pacific Indemnity Underwriting Solutions Pty Ltd

Pacific Indemnity Underwriting Solutions Pty Ltd, ABN 14 606 511 639, specialises in Professional Risk insurance (including Professional Indemnity Insurance, Malpractice Insurance, Information & Communication Technology Insurance, Management Liability Insurance and similar products).

Pacific Indemnity's Australian Financial Service Licence number is 480863.

Broadform Liability

1. Full legal name of each natural person and incorporated body to be insured:

2. Please list all premises from which the business is conducted and the Postcode:

3. Is manual work undertaken away from the Insured's premises?

YES NO

If Yes, please specify what manual work is undertaken and show the percentage (%) of total working time related to such work

 %

4. Business details - please provide the following information:

	Past 12 months	Est next 12 months
a) Number of persons engaged in the business	<input type="text"/>	<input type="text"/>
b) Annual gross salaries / wages	\$ <input type="text"/>	\$ <input type="text"/>
c) Annual gross turnover / sales / revenue	\$ <input type="text"/>	\$ <input type="text"/>
d) Annual total of amounts paid to contractors and sub-contractors (excluding payments to labour hire firms) for:	Labour and materials \$ <input type="text"/>	\$ <input type="text"/>
	Labour Only \$ <input type="text"/>	\$ <input type="text"/>

5. Please describe the nature of work undertaken by the contractors and sub-contractors:

6. Do you ensure that contractors and sub-contractors have their own liability insurance?

YES NO

If Yes, do you insist on a minimum limit?

YES NO

If Yes, what is the limit?

7. Is labour hire used

YES NO

If Yes, what is the annual amounts paid to labour hire firms?

Past 12 months

Est next 12 months

8. Please describe the nature of work undertaken by the staff obtained from labour hire firms:

9. Do you manufacture or import Products?

YES NO

If Yes, list all Products manufactured or imported (please attach any product brochures available)

Product	Manufactured or Imported		Intended Application	Source Country	% of total turnover
	Manufact.	Imported			
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>

10. Will any Products be introduced to your range in the next 12 months?

YES NO

If Yes, please provide details

11. Will any Products be exported in the next 12 months?

YES NO

If Yes, please provide an estimate of the total value of the Products to be exported over the next 12 months

Product	Destination Country	Estimated Value of Exports
<input type="text"/>	<input type="text"/>	<input style="width: 100%; height: 25px;" type="text" value="\$"/>
<input type="text"/>	<input type="text"/>	<input style="width: 100%; height: 25px;" type="text" value="\$"/>
<input type="text"/>	<input type="text"/>	<input style="width: 100%; height: 25px;" type="text" value="\$"/>

Declaration

I/We hereby declare that:

My/Our attention has been drawn to the Important Notice accompanying this Proposal form and further I/we have read these notices carefully and acknowledge my/our understanding of their content by my/our signature/s below.

The above statements are true, and I/we have not suppressed or mis-stated any facts and should any information given by me/us alter between the date of this Proposal form and the inception date of the insurance to which this Proposal relates I/we shall give immediately notice thereof.

I/we agree that, by submitting this form, the personal information I/we provide to Pacific Indemnity Underwriting Solutions Pty Ltd in this form or otherwise may be collected, held, used and disclosed in the manner set out in the Pacific Indemnity Privacy Policy including for processing this application and providing me/us with cover.

I/We also confirm that the undersigned is/are authorised to act for and on behalf of all persons who may be entitled to indemnity under any policy which may be issued pursuant to this Proposal form and I/we complete this Proposal form on their behalf.

To be signed by the Chairman/President/Managing Partner/Managing Director/Principal of the association/partnership/ company/practice/ business.

Name:

Title:

Signature:

Date:

It is important the signatory/signatories to the Declaration is/are fully aware of the scope of this insurance so that all questions can be answered. If in doubt, please contact your insurance broker since non-disclosure may affect an Insured's right of recovery under the policy or lead to it being avoided.