

TOURISM OPERATORS Insurance Application Form

AIB AUSTRALIA

PARTICIPATING BROKER

Name:

A/C Exec:

Phone: Fax:

Email: FSRA Licence No.:

Important Facts: Please read these notes 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 on 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 re- instate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- That diminish the risk to be undertaken by the insurer;
- That is of common knowledge;
- That your insurer knows of, or in the ordinary course of 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 its liability under the contract in respect of a claim, or may cancel the contract. If your non-disclosure, or disclosure, is fraudulent the insurer may also have the option of avoiding the contract from its commencement.

SUBROGATION RIGHTS

If you have entered into an agreement, which excludes or limits your right to recover part or all of any loss or damage from another party, we will not cover you for that loss or damage under the policy.

THIRD PARTY INTERESTS

You must inform us of the interests of all third parties (e.g. financiers, lessors) to be covered by this insurance. We will protect their interests only if you have informed us of them and they are noted on the Schedule.

PRIVACY POLICY

AIB Insurance Brokers complies with the Federal Privacy Act and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information. For further information relating to our NPPs please refer to <http://www.aibinsurance.com.au/privacy.htm>

1. THE APPLICANTS

1.1 Full name of Applicant including all subsidiaries (not just the holding company):

A.B.N.

Input Tax Credit %

1.1.1 Phone: Fax:

1.1.2 Email:

Website:

1.2 Postal Address:

State: Post Code:

1.2.1 Principal Place of Operations:

State: Post Code:

1.3 Qualifications/experience of Principals:

1.4 Number of continuous years in this business:

1.5 Do you require your customers/guests/patrons to sign a Disclaimer (Indemnity and Release form)? Yes No

1.6 Please advise the name of your current Public/Products Liability Insurer:

1.7 Insurance to commence from: at 4:00pm LST To: at 4:00pm LST

1.8 Please select the amount required: \$5,000,000 \$10,000,000 \$20,000,000

ACCOMMODATION OCCUPATIONS

2. ACCOMMODATION E.G. HOTELS, MOTELS, RESORTS, SCHOOL CAMPS ETC:

2.1 FULL DESCRIPTION OF YOUR OPERATIONS AND ACTIVITIES (ALL ACTIVITIES TO BE INSURED SHOULD BE DISCLOSED NOT JUST THE MAIN ACTIVITY):

2.2 PLEASE ADVISE THE NUMBER TO LET:

Units	Rooms	Cabins	Caravan sites	Camping sites
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2.3 DO THE PREMISES COMPLY WITH ALL CURRENT RELEVANT GOVERNMENT LEGISLATION RELATING TO FIRE DETECTION, PROTECTION AND EVACUATION PROCEDURES? Yes No

2.3.1 Are fire drills carried out regularly? Yes No

2.3.2 Is there a documented evacuation plan in place? Yes No

2.3.3 If Yes, are all staff aware of and trained in these procedures? Yes No

2.4 DOES THE BUSINESS HAVE LIVE ENTERTAINMENT? Yes No

2.4.1 If YES, please provide details of the type of entertainment

2.4.2 How often is entertainment provided?

2.5 ARE CLEANERS ON SITE DURING TRADING HOURS? Yes No

If YES, are they: Own staff Contractors Volunteers

2.6 ARE SECURITY STAFF PROVIDED AT YOUR PREMISES? Yes No

If YES, are they: Own staff Contractors Volunteers

2.7 ESTIMATED ANNUAL TURNOVER:

2.8 Accommodation \$

2.9 Bar / Food \$

2.10 Other (Please specify) \$

EDUCATION AND CULTURAL OCCUPATIONS

2. EDUCATION AND CULTURAL PURSUITS E.G. MUSEUMS, BOTANICAL GARDENS, ABORIGINAL CULTURE, MUSIC/THEATRE PRODUCTIONS:

2.1 FULL DESCRIPTION OF YOUR OPERATIONS AND ACTIVITIES (ALL ACTIVITIES TO BE INSURED SHOULD BE DISCLOSED NOT JUST THE MAIN ACTIVITY):

2.2 DO THE PREMISES COMPLY WITH ALL CURRENT RELEVANT GOVERNMENT LEGISLATION RELATING TO FIRE DETECTION, PROTECTION AND EVACUATION PROCEDURES? Yes No

2.3 ARE ALL WALKWAYS WELL MAINTAINED AND FREE FROM OBSTRUCTIONS? Yes No

2.4 ARE THERE ANY ACTIVITIES OR DEMONSTRATIONS CARRIED OUT THAT INVOLVE THE THROWING OR FIRING OF ANY ITEMS E.G. BOOMERANGS, SPEARS OR WHIP CRACKING? Yes No

2.4.1 If YES, please state the type of activity and all measures taken to protect the safety of participants, spectators and their property.

2.4.2 Are patrons invited to participate in those activities? Yes No

2.5 DETAILS OF ANY INSTRUCTORS ENGAGED BY THE INSURED:

No. of Instructors	Type of Instruction	Employee or Contractor	Own Professional Indemnity Cover
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

2.6 ESTIMATED ANNUAL TURNOVER:

2.7 Annual Turnover?

2.8 Annual attendance?

2.9 Maximum attendance any one day?

HIRE OCCUPATIONS

2. EQUIPMENT HIRE:

2.1	TYPE OF EQUIPMENT HIRED	INCOME FROM HIRE	NUMBER OF HIRED UNITS
	Bicycles (inc. mountain bikes)	\$ <input type="text"/>	<input type="text"/>
	Bicycles – powered	\$ <input type="text"/>	<input type="text"/>
	Camping equipment	\$ <input type="text"/>	<input type="text"/>
	Camping Trailers	\$ <input type="text"/>	<input type="text"/>
	Canoes / kayaks	\$ <input type="text"/>	<input type="text"/>
	Caravans	\$ <input type="text"/>	<input type="text"/>
	Children's equipment	\$ <input type="text"/>	<input type="text"/>
	Houseboats	\$ <input type="text"/>	<input type="text"/>
	Row / paddle boats	\$ <input type="text"/>	<input type="text"/>
	Snow ski equipment	\$ <input type="text"/>	<input type="text"/>
	Swim aids (not scuba equipment)	\$ <input type="text"/>	<input type="text"/>
	Watercraft – not powered	\$ <input type="text"/>	<input type="text"/>
	Watercraft – powered (specify HP / engine size)	\$ <input type="text"/> HP: <input type="text"/>	<input type="text"/>
		\$ <input type="text"/> HP: <input type="text"/>	<input type="text"/>
	Other items not mentioned above:		
	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
	What is the minimum and maximum age of hirers?	Minimum age <input type="text"/>	Maximum age <input type="text"/>
2.2	IS THERE REGULAR MAINTENANCE / SAFETY INSPECTIONS ON HIRE EQUIPMENT?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
2.2.1	Is there a documented repair, maintenance and safety inspection program for all hire equipment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
2.2.2	What instruction / training is given by you to your customers on your hire equipment?	<input type="text"/>	
2.2.3	Do you have a formalised, documented training procedure in place for staff?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
2.3	DO YOUR PRODUCT/S (INCLUDING ACCESSORIES, E.G. LIFE JACKETS AND HELMETS, ETC.) COMPLY WITH THE RELEVANT AUSTRALIAN STANDARDS?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
2.4	ESTIMATED ANNUAL TURNOVER:		
2.5	Estimated Annual Turnover from hired equipment?	\$ <input type="text"/>	
2.6	Estimated Annual Turnover from retail sales?	\$ <input type="text"/>	

EVENTS

2 EVENTS E.G. FETES, FESTIVALS AND MARKETS INCLUDING CHARITY AND FUND RAISING EVENTS:

2.1 NAME, TYPE AND FULL DESCRIPTION OF THE TOURISM EVENT

2.1.1 Town in which the "event" will be held? Postcode:

2.1.2 Dates? From: To:

2.1.3 Times? From: To:

2.1.4 Will the "event" be held indoors or outdoors?

2.2 ARE THERE ANY ACTIVITIES THAT COULD CAUSE INJURY TO SPECTATORS/
VISITORS OR DAMAGE TO PROPERTY E.G. SPECIAL EFFECTS, PYROTECHNIC
DISPLAYS, AMUSEMENT OR MECHANICAL RIDES ETC. Yes No

2.2.1 If YES, please provide details:

2.3 WHAT ACTIVITIES WILL BE CONDUCTED DURING THE 'EVENT'? PLEASE PROVIDE A LIST OR BROCHURE OUTLINING ALL ACTIVITIES.

2.4 WHAT TYPE OF MUSIC WILL BE PROVIDED?

2.5 HAVE YOU INVOLVED EMERGENCY SERVICES IN ANY DISASTER PLANNING? Yes No

2.5.1 If YES, please provide details:

2.6 ARE THE SITE, PREMISES AND EQUIPMENT WELL MAINTAINED? Yes No

2.7 ARE YOU RESPONSIBLE FOR THE PROVISION OF FOOD AND BEVERAGES? Yes No

2.8 WHAT SYSTEM IS IN PLACE TO RECORD ANY POTENTIAL CLAIM OR INCIDENTS?

2.9 WHAT INDEMNITY AND RELEASE NOTICES DO YOU DISPLAY (ON TICKETS OR SEPARATE NOTICES)? PLEASE PROVIDE A SAMPLE OF THESE NOTICES.

2.10 WHO IS RESPONSIBLE FOR CLEANING THE SITE DURING AND AT THE COMPLETION OF THE EVENT?

2.11 NUMBER OF PERFORMANCES PLANNED?

2 EVENTS E.G. FETES, FESTIVALS AND MARKETS INCLUDING CHARITY AND FUND RAISING EVENTS:
(CONT)

2.12	WHO IS RESPONSIBLE FOR SETTING UP TEMPORARY SEATING?	<input type="text"/>
2.12.1	Are the seats anchored?	Yes <input type="checkbox"/> No <input type="checkbox"/>
2.13	MAXIMUM NUMBER STALLHOLDERS/EXHIBITORS/TRADE STANDS ETC?	<input type="text"/>
2.14	IF THE BUSINESS IS "MARKET ORGANISER" PLEASE ADVISE THE NUMBER OF MARKET DAYS PER YEAR?	<input type="text"/>
2.15	ESTIMATED ANNUAL TURNOVER:	
2.16	WHAT TURNOVER DO YOU EXPECT TO GENERATE THIS YEAR?	<input type="text"/>
2.17	HOW MANY PEOPLE DO YOU EXPECT TO ATTEND THIS YEAR IN TOTAL (NOT APPLICABLE TO MARKETS)?	<input type="text"/>

TOUR OCCUPATIONS

2. TOURS (INCLUDING CHARTER BOATS):

2.1 DO YOUR ACTIVITIES INCLUDE:

2.1.1 Inbound tours or tours within Australia only? Yes No

2.1.2 Outbound tours (tours outside Australia)? Yes No

2.2 ARE YOUR ACTIVITIES:

2.2.1 Restricted to organising or booking of tours only? Yes No

2.2.2 If NO, do you accompany the tour group in a leader/guide capacity? Yes No

2.2.3 Please give a full and complete description of your specific tour/s, including destination(s) and all activities conducted whilst on the tour/s (a) by you and (b) by external providers:

2.2.4 If your tour involves any activity other than sightseeing, please complete details of all employees involved as tour/trek leaders or guides:

Name:	Role:	Qualifications / Experience:
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

2.3 WHAT IS THE RATIO OF GUIDES/LEADERS TO PARTICIPANTS? 1 :

2.4 FOR TOURS IN REMOTE OR INACCESSIBLE AREAS DO YOU CARRY:

2.4.1 Effective Emergency communication equipment? Yes No

2.4.2 Emergency location equipment? Yes No

2.5 DOES YOUR BUSINESS AND EMPLOYEES COMPLY WITH ALL REGULATIONS, LICENSES AND PERMITS REQUIRED BY ALL RELEVANT STATUTORY AUTHORITIES AND/OR INDUSTRY ACCREDITATION, AND REGULARLY CHECKED? Yes No

2.5.1 If YES, how often are these checks done?

2.6 IF YOUR TOUR INVOLVES THE USE OF WATERCRAFT OPERATED BY YOU PLEASE ADVISE:

2.6.1 Number of vessels under 10 metres in length?

2.6.2 Number of vessels between 10 and 20 metres in length? (vessels over 20 metres not covered)

2.7 ESTIMATED ANNUAL TURNOVER:

2.8 PLEASE PROVIDE AN ESTIMATE OF YOUR ANNUAL TURNOVER FROM GUIDED TOURS? \$

2.9 ESTIMATE OF YOUR ANNUAL TURNOVER GENERATED FROM RETAIL SALES \$

2.10 ESTIMATE OF THE NUMBER OF PASSENGERS YOU EXPECT TO CATER FOR THIS YEAR?

ANIMAL PARK OCCUPATIONS

2. ZOOS, WILDLIFE PARKS, FAUNA PARKS, AND MOBILE ANIMAL DISPLAYS :

2.1 FULL DESCRIPTION OF YOUR OPERATIONS AND ACTIVITIES (ALL ACTIVITIES TO BE INSURED SHOULD BE DISCLOSED NOT JUST THE MAIN ACTIVITY):

2.2 PLEASE SUPPLY A LIST OF ALL ANIMALS AND NUMBERS:

2.2.1 Do you have any free roaming animal attractions that involve public interaction or audience participation, e.g. feeding, photographs etc? Yes No

2.2.2 If YES, please provide details (i.e. type of animals and interaction, ratio of supervisors to tourists)?

2.3 ARE THERE DESIGNATED PATHS/ROADWAYS FOR THE PUBLIC TO WALK ON? Yes No

2.4 DO THE PREMISES HAVE ADEQUATE SIGNAGE, LIGHTING ETC (INCLUDING CAR PARKS)? Yes No

2.5 HOW OFTEN ARE PATHWAYS/LIGHTING/BARRIERS/GUARD-RAILS/CAR-PARKS, ETC. CHECKED FOR FAULTS?

2.6 WHAT ON-SITE SECURITY IS IN PLACE OUTSIDE BUSINESS HOURS?

2.7 DO YOU HAVE DEDICATED ON-SITE CLEANERS DURING OPERATING HOURS? Yes No

2.7.1 Do cleaners have radios/mobiles so that spills are identified and cleaned up immediately? Yes No

2.8 DO YOU HAVE A DOCUMENTED INCIDENT REPORTING SYSTEM IN PLACE FOR ALL INJURIES? Yes No

2.9 PLEASE ADVISE THE SEATING CAPACITY OF ANY GRANDSTANDS LOCATED ON THE PREMISES?

2.10 PLEASE ADVISE DETAILS OF ALL RECREATIONAL ACTIVITIES PROVIDED:

	Description	Number
A) Water slides, swimming pools, lakes, playground equipment?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
B) Animal attractions and/or animal rides?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
C) All other rides or attractions?	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

2.11 ESTIMATED ANNUAL TURNOVER:

2.12 Please provide an estimate of your annual turnover? \$

2.13 Please provide an estimate of the number of visitors you expect to receive this year?

THIS PAGE TO BE COMPLETED BY ALL APPLICANTS

3.0	DO YOU ASSUME LIABILITY UNDER ANY CONTRACT OR HOLD OTHERS HARMLESS (OTHER THAN LEASE LIABILITY)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3.1	If yes, please provide full details and attach copies of all agreements (other than lease liability): <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
4.0	PLEASE ADVISE THE NUMBER OF STAFF YOU EMPLOY (EXCLUDING ANY CONTRACTORS/SUB-CONTRACTORS, LABOUR HIRE PERSONNEL OR VOLUNTEERS):	<div style="border: 1px solid black; width: 100%; height: 15px;"></div>
4.1	Please advise the number of volunteer staff you employ:	<div style="border: 1px solid black; width: 100%; height: 15px;"></div>
4.2	If you employ volunteer staff what are their duties? <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
4.3	If you employ volunteer staff, are they covered by a Group Personal Accident policy?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.0	ARE ANY CONTRACTORS (INCLUDING SUB-CONTRACTORS AND/OR LABOUR HIRE PERSONNEL) EMPLOYED BY YOU E.G. CLEANERS, MAINTENANCE/REPAIR, SECURITY PERSONNEL, CATERING STAFF OR OTHERS?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.1	If YES, do they have their own liability insurance in place?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.1.1	Are your interests noted on their policy?	Yes <input type="checkbox"/> No <input type="checkbox"/>
6.0	DO YOU PURCHASE ANY ITEMS DIRECT FROM AN OVERSEAS SUPPLIER FOR RE-SALE?	Yes <input type="checkbox"/> No <input type="checkbox"/>
6.1	If YES, please describe the items: <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
7.0	DO YOU PURCHASE ANY ITEMS DIRECT FROM AN OVERSEAS SUPPLIER FOR RE-SALE?	Yes <input type="checkbox"/> No <input type="checkbox"/>
7.1	If YES, please give full details:	Annual turnover
	<div style="border: 1px solid black; width: 100%; height: 15px;"></div>	<div style="border: 1px solid black; width: 100%; height: 15px;"></div>
	<div style="border: 1px solid black; width: 100%; height: 15px;"></div>	<div style="border: 1px solid black; width: 100%; height: 15px;"></div>
8.0	DO YOU SERVE FOOD AND BEVERAGE?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8.1	Do you prepare the food/beverage or purchase complete?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8.2	Do you serve alcohol?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8.3	Do you have a license to serve alcohol?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8.4	If YES, do staff receive training in the alcohol policy?	Yes <input type="checkbox"/> No <input type="checkbox"/>

9.0 HAVE YOU, OR ANY DIRECTOR/PARTNER/MANAGER OF THE BUSINESS EVER:

- 9.1 sustained any loss or damage or incurred liability during the last 5 years whether insured or not of a type against which insurance is now sought? Yes No
- 9.2 are there any circumstances of which you are aware which could give rise to a claim under the proposed policy? Yes No
- 9.3 had any insurance declined or cancelled? Yes No
- 9.4 had an insurer refuse or not invite renewal? Yes No
- 9.5 had any special conditions imposed? Yes No
- 9.6 had an excess imposed, other than a standard excess? Yes No
- 9.7 had a claim rejected? Yes No
- 9.8 been declared bankrupt, or put into receivership or voluntary liquidation? Yes No
- 9.9 been charged/convicted of any criminal offence in the last 10 years? Yes No
- 9.10 are there any other matters you should disclose (see "Your duty of disclosure" page 1)? Yes No

If you have answered YES to any of the above questions please supply full details:

10.0 DECLARATION OF APPLICANT:

I/We have read and understand the Important facts forming part of this proposal and confirm that this advice was provided to me/us prior to entering into the contract of insurance. The information I/we have provided is true and correct. I/we authorize AIB Pty Ltd acting on behalf of QBE Insurance (Australia) Limited to give to, or obtain from, any other insurer, or an insurance reference bureau, and for them to disclose, any information necessary to enable AIB Pty Ltd to assess this proposal, administer the policy and investigate any claim, and to deal with any matter connected with this proposal and the proposed contract of insurance, or any other insurance held by me/us in the past.

I/we understand that no insurance is in force until such time as AIB Pty Ltd has confirmed acceptance of the proposed insurance.

Signature of Applicant(s):

Date

Title/position e.g. Director

N.B All Applicants must sign the Declaration.