

ABORIGINAL AND TORRES STRAIT ISLANDER COMMUNITIES AND ORGANISATIONS

AIB
Australia

Proposal Form

AIB AUSTRALIA

PARTICIPATING BROKERAGE	
Participating Brokerage:	
Account Exec:	
Phone:	
AFSL No:	
Email:	

IMPORTANT FACTS: <i>Please read these notes before completing the proposal</i>	
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 reinstate 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

AIB Insurance Brokers – Level 1, 78 Primary School Court, Maroochydore QLD 4558
Phone 07 5409 4600

Note: AIB Pty Ltd acts under a binder authority from QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFS Licence No. 239545. AIB holds Australian Financial Services Licence 246282

1. THE APPLICANT

Full name of Organisation:

A.B.N.:

Phone:

Email:

Website:

Postal address

Street:

Town:

State:

Post Code:

Principal place of operations

Street:

Town:

State:

Post Code:

Chairperson/CEO:

Accountant:

Contact Person:

How Incorporated:

Current Insurer:

Period of Insurance:

to

2. BUSINESS DESCRIPTION

Full description of the operations and activities (all activities to be insured should be disclosed, not just the main activity):

Please specify the % of your activities:

Business development/assistance	%	Labour hire & host employment	%
Camps	%	Native title work	%
Construction & trade services	%	Ranger services (land management, weed/pest control)	%
	%	Responsibility for public areas (parks, reserves) or facilities (shops, schools, accommodation)	%
Consultation	%	Tourism	%
Education	%	Other - Please advise details	
Funding assistance	%		%
Health / aged / crisis / childcare	%		%
Housing	%		%

3. CLAIMS HISTORY *Please show details of all claims made (any insured) in the last (5) five years*

Date	Details of Loss & Insurer	Amount Paid	Excess Applied

4. COVERS REQUIRED

4.1 INDUSTRIAL SPECIAL RISKS

Buildings / Infrastructure

Contents

ISR Section 1 – Material damage

Please provide a list of all locations that include Full address incl Postcode, Buildings Sum Insured, Contents Sum Insured, Construction type, Year Build, Security, Fire Protection and Occupancy Status. Attached is an information sheet that may be of assistance.

Residential	\$	\$
Commercial	\$	\$
Community	\$	\$
Other (Loss of Rent etc.)	\$	\$
Total	\$	\$

Is cover required for the following:

Any known Expanded Polystyrene (EPS) construction where the total area of EPS (including internal storage rooms) exceeds 20% of the floor area?

Yes ☐ No ☐

If Yes, what percentage of the total floor area of the building is EPS and how is it used (e.g. Cold Room)?

%

Medical Equipment exceeding \$5,000 any one item?

Yes ☐ No ☐

If Yes, please describe item(s) and indicate their replacement value:

Power Generating Units exceeding 30KVA?

Yes ☐ No ☐

If Yes, please describe item(s) and indicate their replacement value:

4.1 INDUSTRIAL SPECIAL RISKS (continued)

Any Electrical or Mechanical machines exceeding 8 KW or 10 HP?

Yes ☐ No ☐

If "Yes" please describe the equipment, KW or HP and their replacement value:

\$ KW HP

Meat Works

Yes ☐ No ☐

When ISR Section 1 Material Damage cover is taken the following sub-limits apply unless otherwise specifically requested in writing.

Accidental (unspecified) Damage	\$1,000,000
Theft or any attempt there-at	\$50,000
Theft of Property in open air	\$25,000
Money (Blanket Cover)	\$50,000
Accidental breakage of fixed glass	Replacement Value
Extra Cost of reinstatement	\$100,000
Removal of debris	\$1,000,000
Personal Property of Employees and others (per person)	\$5,000
Personal Property of Employees and others (any one event)	\$20,000
Accompanied Baggage in Australia (per person)	\$5,000
Accompanied Baggage in Australia (any one event)	\$10,000
Loss of land value	\$100,000
Weather damage to certain property	\$25,000
Additional Extra Cost of Reinstatement	\$500,000
Landscaping	\$25,000
Legal Liability to make enquiries	\$25,000
Statutory Inquiries	\$25,000
Expediting Expenses	\$100,000
Damage Diminution and Accidental Discharge costs	\$25,000
Customers Goods	\$50,000
Loss Minimisation	\$25,000
Works of Art, Antiques and Curios	\$50,000
Temporary Removal Exemption	\$100,000
Abandoned Undamaged Portion of a Building	\$250,000
Decorative Livestock (fire cover only)	\$10,000
Cost of clearing blocked drains, pipes, filters, and pumps	\$100,000
Securities	\$20,000
Unpacking Expenses	\$25,000

Employee Dishonesty (Fidelity Guarantee)

Policy Limit – \$100,000

Cover Required

Yes ☐ No ☐

Electrical/Mechanical Breakdown (Engineering)

Policy Limited – \$20,000 (\$7,500 Deterioration of Stock)

Cover Required

Yes ☐ No ☐

4.1 INDUSTRIAL SPECIAL RISKS (continued)

General Property covers loss of or damage to specified property, normally of a portable nature, which may be taken away from the insured's premises in the normal course of business. If you require General Property cover above, please provide the following details (if insufficient space please attach a list):

Description	Make	Model	Serial Number	Value
				\$
				\$
				\$
Total value of General Property cover required:				\$

MAXIMUM LIMITS: • \$100,000 (limit any one item unless specified \$2,500)

EXCLUDED RISKS: • Derelict Buildings/Dwellings, Structures: (Derelict means a building which has been unoccupied, or where the organisation has determined the building is unfit for tenancy.)
• Flood

STANDARD EXCESS As per quotation

4.2 ISR SECTION 2 – BUSINESS INTERRUPTION

Indemnity Period (Select from 12 / 18 / 24 / 36) months

1. Loss of Gross Profit \$

2. Payroll (if deducted from item 1) \$

3. Additional Increased Cost of Working \$

Claim Preparation Costs \$250,000

Accounts Receivable \$200,000

Vermin, Pests, or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder and Suicide \$250,000

Remote premises of Public Utilities \$350,000

Other Contributing Properties \$10,000

Premises in the Vicinity (prevention of access) \$350,000

Contractual fines and penalties \$100,000

Unspecified suppliers and/or Customers Premises (Single Limit) \$250,000

Interdependency – Australia \$100,000

Trade Exhibitions \$100,000

ISR Section 1 & 2 - Combined Sub Limits

Acquired Companies \$2,000,000

Declarations of Acquired Property \$2,000,000

4.3 PUBLIC & PRODUCTS LIABILITY

Limit of indemnity required? \$20,000,000 ☐ \$50,000,000 ☐

How much is your payroll? 1) General Staff \$ 2) CDEP / IEC / JSA \$

How many staff are employed?

Please provide an estimate of your annual turnover (total income / grants / funding) for the coming year

Please advise your annual turnover (total income / grants / funding) for the previous year

Please advise the total assets which you own or are responsible for, for the coming year

Please advise the total assets which you own or are responsible for, for last year

What products are manufactured, prepared, or sold by your organisation?

The Policy Excludes Professional Indemnity/Medical Malpractice/ Directors and Officers Cover. Refer to AIB if this cover is required.

Do you operate an airfield? Yes ☐ No ☐

If YES, do you charge landing fees? Yes ☐ No ☐

If YES, annual income received from Landing fees? \$

Do you supply aircraft fuel/ Hanger or any other service? Yes ☐ No ☐

If YES, the annual income generated by the provision of these services? \$

If YES, what is the most valuable aircraft normally in your care? \$

If landing fees are charged completion of an aviation liability proposal form will be required.

4.4 FIRE ABATEMENT / MANAGEMENT

Fire Abatement / Management Involved (not including smoking ceremonies or campfires)

If Yes, please answer/provide the following: Yes ☐ No ☐

*****NO COVER IS IN PLACE UNTIL CONFIRMED IN WRITING FROM QBE/AIB *****

- 1) Copies of organisations risk management plans for fire management /prescribed burning. ☐
- 2) Mapping for area intended to be subject to prescribed burns ☐
- 3) Estimated number of hectares to be burned in the upcoming period of insurance.
- 4) Actual number of hectares burned in the last previous /expiring period of insurance.
- 5) Is burning done by aerial or ground methods.
If both, a % split between aerial & ground works done and details of insurance relating to use of aerial craft;
current policy number & insurer if taken out by the organisation, or details of what third party is engaged for aerial work
- 6) Portion of funding expenditure attributed to prescribed burning work.
- 7) Number of staff or rangers involved with prescribed burning work and details of training /experience
- 8) Does organisation do any active fire suppression work? - if yes, is this done in conjunction with the State/Territory specific department for fire & emergency services?
What % of funding/expenditure would be attributed to this?
- 9) Are planned burns are within close proximity of property such as a townsite or major structures (power lines, mines, resorts, ports etc.), close proximity being <1km - if yes, what % of burns would be in close proximity and please provide details of what property is involved

4.5 MOTOR VEHICLES & MOBILE PLANT

Individual vehicle value \$200,000 Third Party Limit - \$32,500,000

Hazardous Goods (as defined in the policy) - \$1,000,000	
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Comprehensive cover unless Third Party Property Damage requested (TPPD).

Standard Excess - As per policy schedule plus age excess

Excess Free Windscreen/Window Glass Cover - Allows for the removal of the windscreen excess by paying an additional premium (per vehicle).

Please attach your schedule of vehicles (or list below) and include current values of all vehicles / plant except sedans, 4WDs, utilities, and light commercial vehicles less than 5 tonne.

5.0 DECLARATION:

Have you, or any director/partner/manager/member of the business ever:	Yes	No
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?	☐	☐
Are there any circumstances of which you are aware which could give rise to a claim under the proposed policy?	Yes	No
	☐	☐
Had any insurance declined or cancelled?	Yes	No
	☐	☐
Had an insurer refuse or not invite renewal?	Yes	No
	☐	☐
Had any special conditions imposed?	Yes	No
	☐	☐
Had an excess imposed, other than a standard excess?	Yes	No
	☐	☐
Had a claim rejected or declined?	Yes	No
	☐	☐
Been declared bankrupt, or put into receivership or voluntary liquidation?	Yes	No
	☐	☐
Been charged/convicted of any criminal offence in the last 10 years?	Yes	No
	☐	☐
Are there any other matters you should disclose (see "Your Duty of Disclosure" page 1)?		
If you have answered Yes to any of the above questions, please supply full details:		

I /We declare that the particulars made in the application are true, correct, and complete in every respect and I / We have not withheld information likely to affect the acceptance of this application.

I confirm I have checked all the information contained in this document, some of which may not be in my own handwriting, and hereby verify the truth and accuracy of this document.

Name (please print):		
Signature:		Date: