

Broker or dealer details

Company
Name
Phone
Email

Licensed Club proposal form

Instructions to the proposer

- Before completing this Proposal Form please read the "Important Notices" on Page 6 and 7.
- The Declaration Section on Page 8 of this Proposal Form must be signed for this form to be complete.
- All questions must be answered in FULL. If there is insufficient space to complete your answer then please attach a separate, signed and dated sheet identifying the club name and the question concerned.

Insured details

Proposer details

Named insured
Location 1
Location 2
Location 3
Club type
Period of insurance From To

Your duty of disclosure

Has any insurer declined, refused, withdrawn or permitted withdrawal or cancelled a proposal or policy or imposed special terms? Yes No

Are there any circumstances of which the insurer should be advised which could be material to its decision to accept this risk? Yes No

Claims experience – past 5 years

Date of loss	Class	Details of loss	Current status	Amount paid
<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"/>	<input type="text"/>
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Licensed Club

Property

1. What is the construction of the main premises?

Walls	<input type="text"/>	%	<input type="text"/>	%
Frame	<input type="text"/>			
Floor (1st Storey)	<input type="text"/>	%	<input type="text"/>	%
Floor (2nd Storey)	<input type="text"/>	%	<input type="text"/>	%
Roof	<input type="text"/>	%	<input type="text"/>	%

2. In what year was the main premises constructed?
3. Does the main premises have automatic sprinkler protection? Yes No
4. Is the Fire Alarm linked to a Fire Brigade? Yes No No fire alarm
5. Is the nearest Fire Brigade permanently manned or part time manned? Permanently manned Part time manned
6. Does the premises have both fire extinguishers and hose reels? Yes No
7. Are smoke detectors operational at the main premises? Yes No
8. Are smoke detectors hardwired to a monitored location? Yes No NA
9. Do deep fryer/s have an automatic thermostatic control? Yes No NA
10. What type of security alarm is in place?
(GSM constantly monitors the telephone line and automatically triggers if interrupted)
- Alarm with internet back up
 Alarm with GSM back up
 Alarm with no GSM back up
 Local alarm
11. Does the security alarm cover all office, gaming and money handling areas? Yes No NA
12. Does the club have closed circuit television (CCTV)? Yes No
13. Does CCTV cover all entrance, gaming and money storage areas? Yes No NA
14. Does the CCTV cover external areas? Yes No NA
15. How many poker machines does the club have?
16. Is the club responsible for insurance in respect of ProShop contents and stock? Yes No NA
17. How many golf carts does the club have?
18. Please advise where golf carts are stored during non business hours?
19. Does the club have a safe/strongroom? Yes No
20. Does the safe/strongroom have a time delay or 2 key drop safe? Yes No

Licensed Club

Declared asset values

Please provide an updated asset schedule for the forthcoming period of insurance.

Buildings, outbuildings & fencing including – architects, surveyors fees and incidental expenses;

Costs and expenses for extinguishing a fire

\$

Machinery, plant and course equipment (excluding golf carts)

\$

Golf carts

\$

Contents of clubhouse and other outbuildings

\$

Automatic course watering system

\$

Computers and ancillary equipment

\$

Stock in trade

\$

Trophies, honour boards, antiques, works of art

\$

Removal of debris

\$

Total declared asset values

\$

Business interruption (consequential loss)

Gross profit

\$

Claims preparation costs

\$

Additional increased costs of working

\$

Wages and salaries

%

for

weeks

\$

%

for

remaining weeks

\$

\$

Total business interruption

\$

Indemnity period

months

Sub limits of liability

The following sub limits are rateable and need to be declared if cover is required:

Burglary / theft

\$

Money – 24 hours (except at private residence or in personal custody which is limited to \$5,000)

\$

Accidental damage

\$

Greens / landscaping

\$

Licensed Club

Machinery and computer breakdown

21. Please declare the total value of

Building		\$	<input type="text"/>
Contents (excluding stock and poker machines)		\$	<input type="text"/>
Refrigerated stored goods		\$	<input type="text"/>

(a) Does stock on-site include dairy, fish/seafood, fresh unfrozen meat?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>	% of declared value
(b) Is stock being stored in a third party's coolroom/freezer	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>	% of declared value

Mobile/portable electronic equipment – please provide item description		\$	<input type="text"/>
Is any one piece of machinery valued over \$50,000, if so, provide value and description		\$	<input type="text"/>

Are there any maintenance agreements in place on any equipment? Yes No

Limit any one claim

Machinery breakdown		\$	<input type="text"/>
Boiler & pressure vessel explosion		\$	<input type="text"/>
Mobile/portable electronic equipment. Please provide item description	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<input type="text"/>
Computers and ancillary equipment		\$	<input type="text"/>
Restoration of data		\$	<input type="text"/>
Increased cost of working		\$	<input type="text"/>

Public and Products Liability

22. What limit of liability is required? \$

23. Please state the estimated revenue for the forthcoming year:

Poker machine (net)	\$	<input type="text"/>
All other	\$	<input type="text"/>
Total	\$	<input type="text"/>

Licensed Club

24. Do you engage contractors or sub-contractors? Yes No
If so, please provide following:

Nature of work performed	Value of Payments \$	Labour Only / Labour & Services / Labour & Materials:
Security	\$	
Cleaning	\$	
General maintenance	\$	
Other (specify)	\$	
	\$	

25. What is the size of the dance floor at the club? sq m

26. How often is the dance floor used?

27. Does the club allow patrons to take drinks on to the dance floor? Yes No

28. What is the server to patron ratio? :

29. Does the club have discos? Yes No NA

If YES, what age group and how often do they occur?

30. Does the club have live entertainment more than once per week? Yes No

31. Does the club contract security and/or crowd control? Yes No

32. Does the club have a child minding service and/or playground? Yes No

If YES, please indicate which is applicable: Playground Childminding Both

33. Does the club have video surveillance? Yes No

If YES, please advise which of the following: Internal only External only Internal and external

34. Please list all sporting and recreational activities other than golf, family swimming pools, tennis courts, gymnasiums, lawn bowls and croquet:

35. Does the town in which the club is situated have a population of less than 25,000 people? Yes No

36. Does the club have accommodation of more than 25 rooms? Yes No

37. Does the club have grandstands? Yes No

If YES, please advise of construction, age, seating capacity and how often it is used:

38. Is the car park regularly maintained for pot holes, oil spills and painting of speed humps and parking bays? Yes No

Licensed Club

39. Does the club own any additional properties away from the main premises that are required to be insured under this policy Yes No

If YES, please provide address and details of occupants (i.e. Domestic dwellings, retail outlets or other commercial properties)

Cyber & privacy liability coverage

40. Do you and your subsidiaries comply with the requirements detailed in the Statement of Fact below? Yes No

(a) You have anti-virus software installed and enabled on all desktops, laptops and servers (excluding database servers) and it is updated on a regular basis.

(b) You have firewalls installed on all external gateways.

(c) You take regular back-ups (at least weekly) of all critical data and store the same offsite or in a fire-proof safe, or your outsourced service provider meets this requirement.

41. If you process or store credit card information (where this is not outsourced to a third party that accepts full responsibility for PCI compliance), do you comply with the following? Yes No

You have been certified as being PCI compliant within the last 12 months, or have successfully completed a self-assessment audit.

42. In regards to claims or circumstances that could give rise to a claim, are the below statements true?

(a) After full inquiry, are you aware of any circumstances, complaints, claims, loss, penalties or fines levied against you in the last five years, in relation to the risks that this application relates to. Yes No

(b) Are you aware of any circumstances or complaints against you in relation to data protection or security, or any actual security violations or security breaches either currently or in the past five years. Yes No

Group Personal Accident – voluntary workers

43. Does the club require Group Personal Accident insurance for voluntary workers? Yes No

Golfers Personal Insurance Plan (PIP)

44. Are renewal terms required for this class of insurance? Yes No

45. What is the number of members that are required to be insured under this policy?

Other details

46. Please advise of any additional information the insurers should be made aware about (Refer to the Duty of Disclosure):

Licensed Club

Important notices

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

Non-disclosure

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

Utmost good faith

Every insurance contract is subject to the doctrine of utmost good faith which requires that parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or continuation of cover provided by the Insurer.

Not a renewable contract

Cover under this policy will terminate at expiry of the Period of Insurance specified in your policy document. If you wish to effect similar insurance for a subsequent period, it will be necessary for you to complete a new proposal form prior to the termination of the current policy so that terms of insurance and quotation/s can then be developed for your consideration.

Change of risk or circumstances

It is vital that you should advise us of any departure from your "normal" form of business (ie that which has already been conveyed to the Insurer). For example, acquisitions, changes in location or new overseas activities.

Waiver of rights

If you have entered into an agreement with another party, which prevents your Insurer from taking recovery action for compensation from that party it may affect Your rights to cover under this Policy. Should you now be a party to such an agreement or be requested to enter such an agreement in the future, please advise Your Broker in writing so we may notify the Insurer.

Excess

The policy provides that You will be required to bear a specified amount of all claims and this is for each and every claim made against you including defence costs. We will let you know when the excess is payable.

Your legal liability

The financial risk of court awards through litigation is ever increasing and we recommend that you select a Limit of Liability that takes into account the future cost of claims including legal fees and costs of defence. Even higher limits are available than your current limit if required. Defence costs are included within the limit of liability.

Your premium calculation

The key factors that affect your premium are reflected in the questions asked in this document and the information sought at the time of taking out your Insurance. Sensitive information we rely on you to have obtained their consent on these matters.

General Insurance Code of Practice

One Underwriting is bound by the General Insurance Code of Practice and have processes are in place to adhere to the requirements of the Code. Refer to www.codeofpractice.com.au for details of the code

Complaint and dispute resolution

Any enquiry or complaint relating to your Lloyds policy or a claim should be address to your Client Relationship Manager or via an email sent to One Underwriting Pty Ltd's mailbox – oneunderwriting@oneunderwriting.com.au in the first instance.

If your complaint is not satisfactorily and promptly resolved, please contact One Underwriting Pty Ltd's National Complaints Manager Telephone No. 02 9253 8081 who will attempt to resolve it in accordance with our Complaints and Disputes Handling Policy. You may obtain a copy of this policy from the National Complaints Manager or from our website: www.oneunderwriting.com.au |

If after 10 days you are still not satisfied with the outcome determined, you should contact Lloyd's Underwriters' General Representative in Australia, Suite 2, Level 21 Angel Place, 123 Pitt Street, Sydney, NSW 2000 Telephone No. (02) 9223 1433 Facsimile Number: (02) 9223 1466.

Alternatively, if your concern is with the Insurer, you may contact the General Insurance Division of the Financial Ombudsman Service on 1300 780 808.

Privacy statement

1. One Underwriting Pty Ltd is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer our various insurance services we are involved in as set out in the One Underwriting Privacy Notice. In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in the One Underwriting Privacy Notice. Further information about our privacy practices can be located in the One Underwriting Privacy Policy, a copy of which can also be sent to you on request by your One Underwriting representative. You may also gain access to your personal information, or modify your privacy preferences, by contacting your One Underwriting representative or our Privacy Officer through the means set out in the One Underwriting Privacy Notice.
2. If you are disclosing personal or sensitive information about any other person to One Underwriting, you confirm that you have obtained the consent of that person to disclose to One Underwriting their personal or sensitive information and you have made them aware that One Underwriting will or may disclose their information to third parties that are reasonably necessary to assist in the provision of the relevant services or products. If you have not obtained consent from this other person to disclose their personal or sensitive information to One Underwriting, you will inform us before providing the relevant information to us. By submitting this Licensed Club Proposal form, you acknowledge that you have read the One Underwriting Privacy Notice and agree that we can handle any personal information you have provided to us in the manner set out above.

Unless you tick here, we or any of our group of companies may be in touch by any means (including email or SMS) at any time to let you know about goods, services or promotions that may be of interest to you.

One Underwriting are committed to protecting your privacy. For more information about One Underwriting's privacy policy, please refer to our website: oneunderwriting.com.au

Licensed Club

Declaration

I confirm that:

I am authorised on behalf of the insured(s) to sign this proposal.

I understand that the duty of disclosure applies to all insured(s). The answers are provided on behalf of all persons/entities comprising the insured(s).

I understand the questions in this proposal form.

Whilst I may not answer some of these questions, I certify that I have checked them and that they are correct to the best of my knowledge and belief.

I/We agree that this proposal shall be the basis of the contract between me/us & the Insurers and I/we agree to accept the Policy subject to its terms, conditions & exclusions.

This proposal must be signed by the GENERAL MANAGER, SECRETARY OR PRESIDENT.

Signature

Date

Title (eg General Manager/Secretary)

Liability of the Insurer does not commence until the Insurer has accepted the application.

Binding is contingent upon One Underwriting confirming that cover is in place.

Submit your proposal form

oneunderwriting@oneunderwriting.com.au

phone 02 9253 7600

Privacy policy. At One Underwriting we take privacy very seriously.

For full details please refer to oneunderwriting.com.au/privacy

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