

# Work From Home Insurance Proposal Form

## Instructions to the proposer

- Before completing this Proposal Form please read the “Important Notices” on Page 4 and 5.
- The Declaration Section on Page 5 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 insured name and the question concerned.

## Insureds details

Insured	<input type="text"/>				
Principal Location	<input type="text"/>				
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Policy Period	<input type="text"/>	to	<input type="text"/>		

## 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Has any Insurer declined, refused, withdrawn or permitted withdrawal or cancelled a proposal or policy or imposed special terms?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

If “yes” please provide details:

## Claims experience in the last 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"/>				

### Work From Home Insurance Proposal Form

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Please describe the main activities of your business:

Does your business operate from home?

Yes  No

How long have you been operating this business for?

Are you the only employee of this business?

Yes  No

If "no" please provide further details:

Do you engage sub contractors?

Yes  No

If "yes" please provide details:

Does your business manufacture risks?

Yes  No

If "yes" please provide details:

Does your business have any operations, activities or exports in or to the USA?

Yes  No

What Limit of Liability is required?

\$

Please state the estimated Turnover for the next 12 months:

\$

Please describe any other details that the insurer may need to know that are relevant to your business:

### 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.

## Work From Home Insurance Proposal Form

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### **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 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 Insurance 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](http://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](mailto: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: [oneunderwriting.com.au](http://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.

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### Privacy statement

Lloyds's and its agents are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Private Sector) Act 2000 (the Act). This sets out basic standards relating to the collection, use, disclosure and handling of personal information. "Personal information" is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion. Information will be obtained from individuals directly where possible. Sometimes it may be collected indirectly (e.g. from your representatives).

Only information necessary for the arrangement and administration of Lloyd's business by Lloyd's, its agents and their representatives will be collected. This includes information necessary to accept the risk, to assess a claim, to determine competitive and appropriate premiums, etc. Lloyd's and its agents disclose personal information to third parties who they believe are necessary to assist them in doing the above. These parties will only use the personal information for the purposes we provided it to them for (or if required by law).

When you give Lloyd's and its agents personal information about other individuals, we rely on you to have made or make them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to, will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information. You are entitled to access your information if you wish and request correction if required. You may also opt out of receiving materials sent by Lloyd's by contacting One Underwriting Pty Ltd via an email sent to: [oneunderwriting@oneunderwriting.com.au](mailto:oneunderwriting@oneunderwriting.com.au)

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](http://oneunderwriting.com.au)

### 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 have answered some of these questions, I certify that I have checked the answers 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 BUSINESS OWNER.

Signature

Title

Date

Liability of the Insurer does not commence until the Insurer has accepted the application. Binding is contingent upon One Underwriting confirming in writing that cover is in place.

### Submit your proposal form

[oneunderwriting@oneunderwriting.com.au](mailto: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](http://oneunderwriting.com.au/privacy)

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