

Broker or dealer details

Company

Name

Phone

Email

Market Liability proposal form

Please read these guidance notes before completing the proposal form

- This proposal must be completed in ink and signed and dated by such person (The Proposer) who must be of legal capacity and authorised by the Proposer to seek a quotation for Public and Products Insurance and any additional coverage that may be provided by the Insurer. Please answer every question fully, and state "NIL" or "NONE" as applicable. Incomplete answers may not be accepted and can delay quotation.
- Please submit, with the proposal, all relevant information including Financial Report and Accounts, brochures, requested documents etc.
- Should there be insufficient room in the Proposal Form for full details, please attach further information on signed and dated sheets, wherever possible following the same format and paragraph number.
- It is the duty of the Proposer to disclose all material facts to Insurers. Where this is omitted, the Insurers may avoid their obligation under the Policy.
- For the purpose of the Proposal and for all purposes relating to any policy issued pursuant to this Proposal, a 'material fact' shall be deemed to be one that would be likely to influence an Insurer's judgement and acceptance of your Proposal.
- Upon acceptance of the Insurers' terms and conditions and payment of the premium, all information provided by the Proposer together with the guidance notes will be deemed to be incorporated in the contract between Insurers and the Proposer. Copies of the Proposal Forms should be retained for your own records.

Policy Details

Name of the market

Full name of market organiser

Market Street Address

Suburb

State

Postcode

Market Street Address

Suburb

State

Postcode

Phone

Mobile

Email

Fax

Is the market organiser employed full time?

Yes

No

Has the insured had any insurance contracts denied, cancelled or been subject to special conditions in the past, or been charged or convicted of any criminal offence other than driving offences?

Yes

No

if yes, please provide details

Market Liability

Policy period

From _____ To _____

Market information

Select the coverage you require a quote for

Organiser and stallholders
 Organiser only
 Group of stallholders

Please note: Each market day is to be declared as a separate market. Example: A 3 day market operating from Friday to Sunday is declared as 3 markets, not 1.

Number of years of market operation _____ Total number of markets per annum _____
 Average number of visitors per day _____ Daily hours of operation _____ am/pm to _____ am/pm
 Years of experience operating a market or similar business _____

Stall holder information

Number of stallholders:

with insurance
 without insurance
 Total number of stallholders _____

Does the market have the following stall types? Do they have their own liability insurance?

Hot Food:	Yes	No	Yes	No
Buskers/Roaming Artist:	Yes	No	Yes	No

Cover required

\$10 million
 \$20 million

Claims management

It is important to maintain a record of all incidents that could lead to claims. The information must be logged as soon as possible after the incident has occurred and, to place a claim, details of each incident must be provided to One Underwriting immediately.

Do you currently keep an Incident Record of all incidents and claims? Yes No
 Will you complete and maintain an Incident Report in respect of each incident or accident? Yes No

Claims history

Has an insurance claim been made within the last 5 years? Yes No
 If yes, please provide details.

Market Liability

Date of Incident	Description	Insurer	Claimed Amount (\$)	Reserve and or paid amount (incl. costs) (\$)
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If you have any comments on claims of incidents above, please make them here:

Risk management

Risk Management reduces the likelihood of a claims made against you. In addition, your risk management procedures may have a material influence on any terms offered by One Underwriting.

If your market is an indoor market, are there effectively designed awnings to prevent water entering the doors and entrances Not applicable Yes No

Does the market have emergency evacuation procedures in place? Yes No

If yes, please provide details

Are any of the following services independently contracted to the market?

Cleaning Security Maintenance

Do you have contracts with cleaning contractors or a manual for your own cleaning staff with clear instructions for (a) all aspects regarding the checking and cleaning of areas to which the public have access and (b) actions in the event of emergencies? Yes No
If yes, please attach relevant document to this form.

Do you ensure that all contractors and sub-contractors, eg. cleaners and security, have and maintain general liability insurance for at least \$5,000,000? Yes No

Please indicate the general state of repair of the area you occupy.

Cleaning Good Reasonable Poor Very Poor

Please advise the patrol intervals specified for cleaning and checking the

Cleaning am/pm to am/pm

Toilet area am/pm to am/pm

Market Liability

Please indicate and provide details of any first aid facilities at the market:

First aid kits (by law, this is a minimum requirement)	First aid and emergency contact signage
Trained first aid personnel	First aid recording and reporting system
First aid room	Other

Declaration

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

Are there any other facts or circumstances which you are aware of and may affect the Insurers assessment of the risk? Yes No

If yes, please provide details

I/we hereby declare that after enquiry all statements and particulars contained in this proposal are true and correct and that no information has been withheld that might increase the risk to Insurers or influence the acceptance of this proposal and should the above alter I/we will advise One Underwriting Pty Ltd as soon as practicable.

I/we understand that the failure to disclose any material facts which would influence the acceptance and assessment of the proposal may result in Insurers refusing to provide indemnity or voiding the policy in every respect. I/we hereby agree and accept that this declaration shall be the basis of the contract between both parties if entered into.

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 some of these questions may not be answered by me 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 and the Insurers and I/we agree to accept the Policy subject to terms, conditions and exclusions.

Signature

Date

Title

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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Market Liability

Important notices

Non-Renewable Contract

Any insurance policy issued will expire after 12 months. If you require the policy to be renewed please provide us with all necessary information in good time.

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.

Privacy statement

Lloyd'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 if 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 on 03 9211 3716.