



**ASR** Underwriting Agencies

# Renewal Form

PUBLIC & PRODUCTS LIABILITY

**SECURITY INDUSTRY**

Arranged through ASR Underwriting Agencies Pty Ltd Underwritten by Certain Underwriters at Lloyd's

## IMPORTANT NOTES

PLEASE READ THESE GUIDANCE NOTES BEFORE COMPLETING THE PROPOSAL FORM. WHERE FURTHER INFORMATION IS REQUIRED PLEASE ATTACH IT TO THIS PROPOSAL FORM. This proposal must be typed, or completed in ink and signed and dated by such person (Proposer/You/Your) who must be of legal capacity and authorised by the Proposer to seek a quotation for Liability 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.

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.

## YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

**If you do not tell us something:** If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

## PRIVACY

We are committed to protecting your privacy. We use the information you provide to us to assist with your insurance needs. We provide your

information to insurance underwriters, brokers and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to certain Underwriters at Lloyd's when we are seeking insurance terms from them, or to reinsurers who are located overseas. We also supply your information to the providers of our policy administration and underwriting systems that help us to maintain our products and services. You will be advised where those companies are located at the time any advice is given to you. We do not trade, rent or sell your information. If you do not provide us with full information, we cannot properly seek insurance terms for you, or assist with claims and you could breach your duty of disclosure. For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy by telephone to our Privacy Officer on 07 3442 3301 or visit our website [www.asruw.com.au](http://www.asruw.com.au)

## 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

If you take out a Liability cover section, 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, when you take out a Liability cover section.

## 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.

## RISK SURVEY

Acceptance of the proposed risk may be subject to a survey to be carried out by or on behalf of the Insurers. In the event that the survey results in findings of misrepresentation, Insurers may be able to decline any potential claim. Please note that by carrying out a site survey and report any ensuing requirements &/or recommendations shall not constitute any undertakings on the part of the Insurers or others to determine or warrant that the premises surveyed are safe, fit or compliant with any Federal, State, Local Government law, statute, by-law, rule, regulation, building code or the like.

## BROKER DETAILS

Broker Name		Contact Name	
Phone Number		Fax Number	
Email Address			

## INSURED'S DETAILS

<b>Policy number</b>				
Insured's name				
Base of operation				
			State	Postcode
Contact details	Name		Phone	
	Mobile		Fax	
	Email			

## GENERAL INFORMATION

Estimated annual turnover coming 12 months	\$	Estimated payroll	\$					
		Estimated sub-contractor payments	\$					
Actual annual turnover previous 12 months	\$	Actual payroll	\$					
		Actual sub-contractor payments	\$					
Show percentage of work performed in each state:	NSW	%	ACT	%	QLD	%	WA	%
	VIC	%	TAS	%	SA	%	NT	%
Limit of indemnity required	<input type="checkbox"/> \$5,000,000 <input type="checkbox"/> \$10,000,000 <input type="checkbox"/> \$20,000,000							
Is errors & omissions cover required?	<input type="checkbox"/> Yes <input type="checkbox"/> No							
Is loss of keys cover required?	<input type="checkbox"/> Yes <input type="checkbox"/> No		Limit required	<input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000				
<b>Excess Options</b> (minimum \$2,500 standard excess, \$10,000 crowd control)			<input type="checkbox"/> \$2,500		<input type="checkbox"/> \$10,000			
Discounts apply for voluntary excess			<input type="checkbox"/> \$5,000		<input type="checkbox"/> \$15,000			<input type="checkbox"/> \$25,000
Is cover for cash required?	<input type="checkbox"/> Yes <input type="checkbox"/> No		Limit required	<input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> Other \$				
Do you use guard dogs?	<input type="checkbox"/> Yes <input type="checkbox"/> No		Do you use firearms?	<input type="checkbox"/> Yes <input type="checkbox"/> No				

## BUSINESS ACTIVITIES

Work undertaken	% of total annual turnover	% of turnover subcontracted
Mobile patrols/static guarding – residential properties, offices, strata		
Mobile patrols/static guarding – retail, shopping centres, parking lots		
Mobile patrols/static guarding – warehouses, manufacturing and other industrial sites		
Alarm response		
Cash in transit (CIT) (please complete Addendum 3 – Cash In Transit)		
Concierge		
Bodyguard		
Traffic control (please attach details explaining works undertaken)		
Debt collector		
Private investigator		
Alarm monitoring - residential		
Alarm monitoring – commercial (offices and retail)		
Alarm monitoring – manufacturing, warehousing, agricultural		
Security consultant (including sales of security products, loss prevention officers, risk management)		
Alarm products design/alteration		
Alarm installation/service and maintenance – non-residential		

## BUSINESS ACTIVITIES

Work undertaken	% of total annual turnover	% of turnover subcontracted
Alarm installation/service and maintenance – residential		
Crowd control (i.e. hotels, events etc.)		
Security trainers	Number of trainers	
Airport security (please attach details explaining work undertaken)		
Other (please describe below and attach details explaining work undertaken)		

## CLAIMS HISTORY

Over the last 5 years have you experienced any incidents or losses (including claimed losses, uninsured losses, reported possible losses or any unreported incidents that could become a loss) that would have been covered under this proposed Insurance? If yes, please provide details:	<input type="checkbox"/> Yes <input type="checkbox"/> No

## DECLARATION

I/We:	<ul style="list-style-type: none"><li>Declare that the information provided in this Questionnaire is true and correct.</li><li>Acknowledge you reserve the right to decline any application.</li></ul>
Proposer's signature	Dated
"I acknowledge that I have carefully read and understand every part of this proposal which was filled in by someone other than me. I further acknowledge that each such part is true and correct and is to be taken as having been filled out by me."	

## CANCELLATION CHARGES

*If we are requested to cancel the policy, we will charge the following short period rate premiums. We will hold you and or your insurance intermediary liable to pay these amounts*

Within 1 month of inception:	25% of the quoted premium	Thereafter at terms to be agreed with underwriters
Within 2 months of inception:	20% of the quoted premium	
Within 3 months of inception:	15% of the quoted premium	

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