

Renewal Questionnaire

Security Industry

Public & Products Liability Insurance



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

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

Contact Name

Phone

Fax

Email

Insured's Details

	% of Total Annual Turnover	% of Turnover Subcontracted
Work Undertaken		
Mobile Patrols / Static Guarding - Residential Properties, Offices, Strata	<input type="text"/>	<input type="text"/>
Mobile Patrols / Static Guarding - Retail, Shopping Centres, Parking Lots	<input type="text"/>	<input type="text"/>
Mobile Patrols / Static Guarding - Warehouses, Manufacturing & Other Industrial Sites	<input type="text"/>	<input type="text"/>
Alarm Response	<input type="text"/>	<input type="text"/>
Cash In Transit (CIT) (Please complete Addendum 3 - Cash In Transit)	<input type="text"/>	<input type="text"/>
Concierge	<input type="text"/>	<input type="text"/>
Bodyguard	<input type="text"/>	<input type="text"/>
Traffic Control (Please attach details explaining work undertaken)	<input type="text"/>	<input type="text"/>
Debt Collector	<input type="text"/>	<input type="text"/>
Private Investigator	<input type="text"/>	<input type="text"/>
Alarm Monitoring - Residential	<input type="text"/>	<input type="text"/>
Alarm Monitoring - Commercial (Offices & Retail)	<input type="text"/>	<input type="text"/>
Alarm Monitoring - Manufacturing, Warehousing, Agricultural	<input type="text"/>	<input type="text"/>
Security Consultant (Including Sales of Security Products, Loss Prevention Officers, Risk Management)	<input type="text"/>	<input type="text"/>
Alarm Products Design / Alteration	<input type="text"/>	<input type="text"/>
Alarm Installation / Service & Maintenance - Non Residential	<input type="text"/>	<input type="text"/>
Alarm Installation / Service & Maintenance - Residential	<input type="text"/>	<input type="text"/>
Crowd Control (ie. Hotels, Events etc)	<input type="text"/>	<input type="text"/>
Security Trainers		
Number of Trainers	<input type="text"/>	
Airport Security (Please attach details explaining work undertaken)	<input type="text"/>	<input type="text"/>
Other (please describe)	<input type="text"/>	<input type="text"/>
<input type="text"/>		

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? Please provide details:

Declaration

I/We:

- Declare that the information provided in this Questionnaire is true and correct.
- Acknowledge you reserve the right to decline any application.

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."

Insured's Details

Policy Number	<input type="text"/>			
Insured's Name	<input type="text"/>			
Base of Operation	<input type="text"/>			
	State	<input type="text"/>	Postcode	<input type="text"/>
Contact Name	<input type="text"/>	Mobile	<input type="text"/>	
Phone	<input type="text"/>	Fax	<input type="text"/>	
Email	<input type="text"/>			

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	<input type="text"/> %	ACT	<input type="text"/> %	QLD	<input type="text"/> %	WA	<input type="text"/> %
VIC	<input type="text"/> %	TAS	<input type="text"/> %	SA	<input type="text"/> %	NT	<input type="text"/> %

Limit of Indemnity \$5,000,000 \$10,000,000 \$20,000,000

Is Errors & Omissions Cover Required? yes no

Is Loss of Keys Cover Required? yes no Limit required \$25,000 \$50,000 \$100,000

Excess Options (\$10,000 min for Crowd Control)
Discounts apply for voluntary excess

\$2,500 \$5,000 \$10,000 \$15,000 \$25,000

Is Cover for Cash in Transit Required? yes no

Limit Required \$10,000 \$15,000 \$25,000 Other

Do you use Guard Dogs? yes no

Do you use Firearms? yes no