

Club Insurance Information & Proposal

Date required by:

CLIENT INFORMATION

Complete all fields

Insured		
ABN		
Website		
Situation Address		
Period of Insurance	From	To

BROKER INFORMATION

Broker	
Contact	
Phone	
Fax	
E-mail	

Notes

Risks

Property Insurance	Period of Insurance	From::	To:
Fire & Defined Events			\$ Sum Insured
	Buildings (include outbuildings, signs, lights), Contents & Stock		
	<ul style="list-style-type: none"> • Buildings • Contents • Stock..... 		
	Removal of Debris		
	Natural Bowling Greens		
	Synthetic Bowling Greens		
	Other Natural Playing Surfaces		
	Other Synthetic Playing Surfaces		
	Landscaping		
	Gates fences awnings blinds shade cloths etc		
	Endorsement – Malicious Damage to Poker Machines (excess per machine may apply)		
	Endorsement - Extended Fusion Cover		
	Requested Excess		
Theft			
	Contents/Stock		
	Cigs & Liquor		
	Other		
	Endorsement - Theft from Yards or Enclosed Spaces (Maximum \$5,000 Limit)		
	Requested Excess		
Money			
	Transit		
	On Premises During Business Hours		
	Money Unsecured Outside Business Hours		
	In Locked Safe		
	Money In Private Residence		
	Loss of or Damage to Safes		Included
	Endorsement – Increase Unsecured Cash Limit		
	Endorsement - Remove exclusion for money in gaming machines		
	Requested Excess		
Glass			Replacement Value
	Cover required – Signs		
	Requested Excess		
Business Interruption			
	BI Cover (Gross Income)		
	AICOW		
	Professional Fees (\$5,000 included in policy)		
	Indemnity Period		

Equipment Breakdown	Period of Insurance	From::	To:
	Limit of Loss any one claim (\$500,000 maximum)		
	Requested Excess (Breakdown)		
Public & Products Liability	Period of Insurance	From::	To:
	Limit of Indemnity - Public Liability, Pollution Liability, Products Liability		
	Limit of Liability – Goods in Care Custody and Control		
	Requested Excess		
Club Management Liability	Period of Insurance	From::	To:
	Limit of Liability – Directors and Officers, Company Reimbursement, Entity Liability		
	Limit of Liability – Employment Practices		
	Employee Theft		
	Endorsement - Statutory Liability (Fines & Penalties \$50,000 sublimit)		
Personal Insurance	Period of Insurance	From::	To:
	Section 1 – Voluntary Workers / Bowlers / Golfers PA		
	Section 2 – Personal Liability (Bowls)		
	Section 3 – Personal Property (Bowls)		
	Section 2a- Personal Liability (Golf)		
	Section 3a- Personal Property (Golf)		

Notes

Property Insurance Cont.	<p>Cooking Facilities</p> <p>Does the club have a:</p> <p>Kitchen (tea/coffee)</p> <p>Deep fat fryer</p> <p>Free standing</p> <p>Bench top</p> <p>Automatic thermostat</p> <p>Capacity in Litres</p> <p>How often are flues/ducts cleaned?</p>	<p>Security</p> <p>Windows:</p> <p>Deadlocks</p> <p>Bars</p> <p>Security Film</p> <p>Other:</p> <p>External Doors:</p> <p>Deadlocks on all</p> <p>Other</p> <p>Alarm Type:</p>	<p>Who monitors the alarm?</p> <p>Estimated response time:</p> <p>Does the alarm extend to outbuildings?</p> <p>What areas are unprotected by the alarm?</p> <p>Is there an alarm maintenance agreement in place?</p>
	<p>Does the club have:</p> <p>Duress buttons</p> <p>Duress code in control panel</p> <p>Armed hold-up procedures</p> <p>Does the club have:</p> <p>Security lights</p> <p>Automatic security lights</p>	<p>Surveillance</p> <p>Does the club have:</p> <p>Security cameras</p> <p>How long are the tapes kept?</p> <p>Coverage:</p> <p>Does the club use the security guards to:?</p> <p>Escort staff from premises at closing</p> <p>Crowd control</p> <p>Give details of any other security measures used by the club:</p>	<p>Safe/Strong room</p> <p>Does the club have:</p> <p>ATM</p> <p>Safe</p> <p>Strong room</p> <p>Time delay locks</p> <p>Single Key lock</p> <p>Dual key lock</p> <p>Combination lock</p>
	<p>ATM</p> <p>How many?</p> <p>Inside the club house</p> <p>Bolted to floor/wall</p> <p>How far from entrance is the ATM located?</p> <p>Protected by alarm</p> <p>Is Club closed when machine being emptied</p> <p>Who is responsible for the money in the ATM?</p> <p>Club</p> <p>Other:</p>	<p>Money Handling</p> <p>How often is money banked?</p> <p>Who banks the money?</p> <p>How are wages paid?</p>	<p>Gaming</p> <p>Are Gaming Machines are emptied and left open at closing every day?</p> <p>Are Gaming machines are left locked at closing each day</p> <p>How often are the machines cleared of cash</p> <p>What time of day</p> <p>Does the club have:</p> <p>Keno</p> <p>TAB or similar</p>

Notes:

<p>Claims History Give details of all property claims in the past 3 years and include summary of the measures implemented by the club to reduce or eliminate the risk of recurrence: (attach addendum if insufficient space)</p>
<p>Interested Parties – for their respective rights and interests</p>

Equipment Breakdown	Describe any unusual equipment or equipment valued greater than \$10,000	Is the Equipment in a satisfactory working condition ?
	What is the general age of the equipment?	If NO, what are the problem areas?
	Do you have written equipment maintenance agreements in effect?	Do you have a regular preventative maintenance regime in place?

<p>Claims History Give details of all equipment breakdown claims in the past 3 years and include summary of the measures implemented by the club to reduce or eliminate the risk of recurrence: (attach addendum if insufficient space)</p>
<p>Joint Insureds – for their respective rights and interests</p>

Public and Products Liability	Do you use contract security services or personnel for crowd control?	Do you have Accommodation Facilities
	If Yes please give details including contractual agreements.	If Yes - Number of Units
	<p>What is your expected annual gross revenue this year?</p> <p>Bar Sales</p> <p>Gaming Facilities</p> <p>Catering Facilities</p> <p>Membership</p> <p>Provision of other goods and services</p> <p>Total Gross Revenue</p>	<p>What was your annual gross revenue last year?</p> <p>Bar Sales</p> <p>Gaming Facilities</p> <p>Catering Facilities</p> <p>Membership</p> <p>Provision of other goods and services</p> <p>Total Gross Revenue</p>

<p>Claims History Give details of all Liability claims in the past 3 years and include summary of the measures implemented by the club to reduce or eliminate the risk of recurrence: (attach addendum if insufficient space)</p>
<p>Joint Insureds</p>
<p>Interested Parties – for their respective rights and interests but only as a result of the negligence of the insured</p>

<p>Management Liability Insurance</p>	<p>The liability insuring clauses of this policy are written on a claims made basis (see Important Notices). Except as otherwise provided, the liability insuring clauses of the policy will cover only claims first made against the insured during the policy period. Please note that the defence costs provision of this policy stipulates that the limits of liability may be completely exhausted by the cost of legal defence. Any deductible amount may be similarly reduced or exhausted by defence costs.</p> <p>The term 'Club' means the proposed Insured Organisation and all of its subsidiaries, unless otherwise stated.</p>		
	<p>Financial Data</p> <p style="text-align: right;">Total Assets</p> <p style="text-align: right;">Total Liabilities</p> <p style="text-align: right;">Total Revenue</p> <p style="text-align: right;">Total Net Assets</p> <p style="text-align: right;">After Tax Profit / Loss</p>	<p>This Year</p>	<p>Last Year</p>
<p>The policy contains an insolvency exclusion. To enable us to consider removing this exclusion from the Directors and Officers' Liability Coverage Section: Insuring Clauses (A) and (B), please provide us with a copy of the Club's latest annual report, containing audited financial statements.</p>			
<p>Is the Club anticipating any merger, acquisition, divestment or offering of securities within the next twelve months?</p>		<p>How many directors and/or employees left the club in the last 6 months?</p> <p>Does the club anticipate any layoffs or retrenchments in the next 12 months?</p> <p>If yes how many?</p>	
<p>Does the club have written employment procedures (eg. Employee Handbook) that are available to each employee?</p>		<p>Does the person reconciling bank statements also sign cheques and/or handle bank deposits?</p>	
<p>Does the person preparing cheque requisitions also sign the cheques?</p>		<p>Are countersignatures required on all cheques?</p>	
<p>Is there an annual independent physical count of stock that is reconciled against stock records?</p>			

Loss History

Is any person proposed for coverage aware of any facts or circumstances which he or she has reason to suppose might afford valid grounds for any future claim(s) that would fall within the scope of the proposed coverage or which indicate the probability of any such claim(s)?

If yes, please provide details.

Within the last three years, has the **Club**, its directors, officers and/or any other proposed insured person been the subject of any complaint, suit, inquiry or notice of a hearing from any State, Territory or Federal regulatory, body, or any other party?

If yes, please provide details (attach addendum if insufficient space)

Within the last three years, has the **Club** discovered any employee dishonesty, burglary, robbery, disappearances, destruction or forgery losses?

If, yes, please provide details: (attach addendum if insufficient space)

Personal Injury Insurance	Do you require Personal Injury cover for voluntary workers including Directors?	Do you require Personal Injury cover for registered; Lawn Bowlers? Golfers?
	Do you require Personal Liability and Personal Property cover for registered Lawn Bowlers?	Do you require Personal Liability and Personal Property cover for registered Golfers?

Claims History

Give details of all personal injury claims to your voluntary workers in the past 3 years and include summary of the measures implemented by the club to reduce or eliminate the risk of recurrence: (attach addendum if insufficient space)

Joint Insureds

IMPORTANT NOTICES

CLAIMS MADE AND NOTIFIED COVER NOTICE

The Club Management Liability Cover 4 and the Statutory Liability Endorsement if (selected) are 'claims made' covers. This means that these parts of the policy covers you for claims first made against you during the period of insurance and notified to the insurer during such period of insurance.

This extension does not provide cover in relation to:

- Events which occurred prior to the period of insurance or such earlier retroactive date as may be stipulated in the policy schedule;
- Claims made against you after the expiry of the period of insurance even though the event giving rise to the claim may have occurred during the period of insurance;
- Claims rising from or attributable to any facts, circumstances or occurrences noted on the proposal for the current period of insurance or on any previous proposal or of which notice had been given under any previous policy;
- Claims rising from or attributable to any facts, circumstances or occurrences of which you were aware and knew (or ought reasonably to have realised) prior to the commencement of the period of insurance may give rise to a claim.

As explained above, the policy does not provide cover for claims made after the expiry of the period of insurance cover provided by the Policy.

Section 40(3) of the Insurance Contracts Act 1984 however provides that an insurer is not relieved from liability under a contract of insurance in respect of a claim by reason only that the claim was made after the expiry of the period of insurance cover provided by the contract where the insured has given notice in writing to the insurer:

- of the facts that might give rise to a claim against the insured;
- as soon as was reasonably practicable after the insured became aware of those facts; and
- before the expiry of the period of insurance.

It is therefore important that you advise the insurer of any circumstances that could rise to a claim during the period of insurance to protect your position in case the circumstances give rise to a claim after the expiry of the period of insurance.

YOUR DUTY OF DISCLOSURE

This Policy is subject to the Insurance Contracts Act 1984. Under that Act you have a duty of disclosure.

Before you take out insurance with us, you have a duty to tell us of everything that you know, or could reasonably be expected to know, that is relevant to our decision to insure you and to the terms of that insurance. If you are not sure whether something is relevant you should inform us anyway.

You have the same duty to inform us of those matters before you renew, extend, vary, or reinstate your contract of insurance.

Your duty however does not require disclosure of matters that:

- reduce the risk
- are common knowledge
- we know or, in the ordinary course of our business, ought to know, or
- we have indicated we do not want to know

If you do not comply with your duty of disclosure, we may be entitled to:

- reduce our liability for any claim
- cancel the contract
- refuse to pay the claim
- avoid the contract from its beginning, if your non-disclosure was fraudulent

The following Duty of Disclosure applies to Personal Cover

What you must tell us

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in the answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us?

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat this policy as never having been in force.

Non-disclosure or misrepresentation in relation to one policy may affect your ability to obtain other insurance in the future. If you are unsure whether some information may be disclosable or not we suggest you call your insurance broker and seek guidance.

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.

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.

PRIVACY

We are committed to protecting your privacy. We only use the personal information you provide to us to quote on and insure this risk. We only provide your personal information to our insurer(s) and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy(ies). We do not trade, rent or sell your information. Some or all of the insurer(s) and reinsurers may be overseas. If you don't provide us with complete information, we cannot properly quote for your insurance and we cannot insure you. You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy.

DECLARATION

I confirm that:

I am authorised on behalf of the insured(s) to sign this proposal.
 I have read and understood the Important Notices above and understand that the duty of disclosure applies to all insured(s).
 I understand the questions in the proposal.
 Whilst some or all of the answers to the questions may not be checked by me I certify they are correct to the best of my knowledge and belief.
 The undersigned declares that to the best of his or her knowledge and belief that the statements set forth herein are true. Although the signing of this proposal does not bind the undersigned on behalf of the **Club** or its directors, officers or other insured person to effect insurance, the undersigned agrees that this proposal and its attachments shall be the basis of the contract should a policy be issued and shall be attached to and form part of this policy. The Company is hereby authorised to make any investigation and inquiry in connection with this proposal that it deems necessary.
 No insurance is in force until this proposal has been accepted by the Insurer and the premium paid or unless an interim contract has been issued

This section of the proposal must be signed by the **CLUB'S CHAIRMAN OF THE BOARD, EXECUTIVE DIRECTOR, CHIEF EXECUTIVE OFFICER OR SECRETARY MANAGER**

Signature: _____ Date: _____

Title: _____

Cover is subject to acceptance by underwriter.