



**SOLUTION
GENERAL
LIABILITY**

General Liability **Proposal Form**



Important information

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.

What you do not need to tell us

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.

If you are a natural person, a different duty of disclosure to the one set out above applies to you.

Please contact us so that you can be informed of the duty of disclosure that applies to you.

Privacy Statement

What information do we collect and how do we use it?

When we arrange insurance on your behalf, we only ask you for the information we need and we only use the information that we collect for the primary purpose(s) for which we collect it. These are:

- Providing quotes for insurance cover (including obtaining risk carrier confirmation where necessary)
- Issuing insurance policies
- Handling claims under insurance policies
- Providing information about insurance matters
- Dealing with brokers, risk carriers and reinsurers; and
- Operating our business.

This can include a broad range of information ranging from your name, address, contact details and age to other information about your personal affairs including your financial situation, health and wellbeing.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer (e.g. various Underwriters at Lloyd's), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g. loss adjusters, medical brokers etc) to enable it to consider your claim. Again, this information may be passed on to reinsurers.

What if you don't provide some information to us?

We can only fully arrange your insurance or assist you with a claim if we have all relevant information. The insurance laws require you to provide us with the information we need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose the information which is relevant to our decision to insure you.

When do we disclose your information overseas?

If you ask us to seek insurance terms, we may place your business with Lloyd's of London or an Overseas Insurer located outside Australia. They will require you to disclose information to them to enable them to make a decision about whether to insure you. We will tell you at time of arranging your insurance if the Insurer is overseas and in which country the insurer is located. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer. Disclosing personal information on applications for insurance with various Underwriters at Lloyd's, or with Insurers that operate within the companies market, will be permissible because the European Union data protection laws provide comprehensive protection for the personal information of insureds which is similar to the Australian Privacy Principles (APPs) and you can pursue your rights if there is a failure to comply with those laws.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world, so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

We may also disclose information we collect to the providers of our policy administration and underwriting systems that help us to provide our products and

services to you. These policy administration providers and underwriting systems may be supported and maintained by organisations overseas and your information may be disclosed to those organisations. Please note that the Privacy Act and APPs may not apply to these organisations.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We hold the information we collect from you in our Information System, using local cloud systems and in our hard copy files. We take reasonable steps to protect your information by keeping our computer and network security (including firewalls) up to date; using multi-factor authentication and enterprise grade security practices, and keeping our office locked with restricted access.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, for example to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. We may also disclose information we collect to the providers of our policy administration and broking systems that help us to provide our products and services to you. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act.

We may provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

How can you check, update or change the information we are holding?

If you wish to access or correct your personal information, please write to our Privacy Officer, as they are responsible for all matters to do with privacy. Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time, then a charge will need to be confirmed for responding to the request for the information. In some limited cases, we may need to refuse access to your information, or refuse a request for correction.

We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

How to contact us

If you have a complaint or would like more information, please contact our compliance team on 03 9654 6100 or email compliance@solutionunderwriting.com.au or contact the Privacy Officer at our business address at the end of this document.

Our privacy policy and complaints process are available on our website www.solutionunderwriting.com.au.

Alteration of risk and deregistration

Any policy issued as a result of this proposal may require you to notify the insurer of any material change in the nature of the your business/the risk as outlined in this proposal form. You should check the requirements of the policy in relation to this requirement.

Terms used in this proposal form

The terms, insured, proposer, proposed insured, policy holder and you whenever used in this proposal form (and any addendum/s to this proposal form) shall mean the insured for which coverage is proposed under this proposal form (and any addendum/s to this proposal form).

The term insured has the same meaning in the proposal form (and any addendum/s to the proposal form) as in the policy.

1. Proposer details

Full name of all entities to be insured including subsidiaries:

Company name/s	ABN	I.T.C.%

Street:

Suburb:

Postcode:

State:

Full description of your business:

Number of years in continuous operation:

Website address:

Please provide details of all premises occupied for the purpose of conducting your business:

Premises 1	Premises 2	Premises 3

Owned

Leased

Owned

Leased

Owned

Leased

2. Period of insurance

From / / at 4pm To / / at 4pm

3. Limit of Indemnity

General Liability: \$ any one occurrence

Product Liability: \$ annual aggregate

Goods in your physical and legal control: \$ annual aggregate

4. Turnover

Annual turnover past 12 months: \$

Estimated turnover coming 12 months: \$

In respect of estimated turnover for the coming twelve months, please provide a breakdown by state:

NSW	ACT	QLD	VIC	TAS	SA	WA	NT	Overseas	Total
%	%	%	%	%	%	%	%	%	100%

New South Wales Stamp Duty Exemption:

(tick box if applicable)

The insured is a CGT small business as defined within the meaning of the Income Tax Assessment Act 1997 (of the Commonwealth) at the time that the contract of insurance is renewed.

Important - only applies to:

- Insureds with turnover in NSW and who meet definition of a CGT small business
- Professional indemnity and general liability and products insurance

5. Employee information

	Wages/Salaries	Staff numbers
Managerial, clerical and sales:		
Manufacturing:		
Installation/work away from premises:		
Other:		

Employees by State:

NSW	ACT	QLD	VIC	TAS	SA	WA	NT	Overseas	Total

6. Contractors

Do you use contractors and/or sub-contractors to perform work in your business? Yes No

If **YES**, do they work under your direct supervision or control? Yes No

What are the estimated annual payments to subcontractors? \$

What is the nature of work they carry out?

Are they required to carry their own insurance for:

a) General Liability Yes No Minimum Limit: \$

b) Workers Compensation Yes No

How is this checked?

7. Labour hire

Do you use labour hire personnel supplied by labour hire companies in your business? Yes No

If **YES** please provide details as follows:

Company	Type of work	Annual payments

Are you required to insure these personnel for Workers Compensation? Yes No

Do you hire out your employees to third parties on a labour hire basis? Yes No

If YES, what is the estimated annual turnover received? \$

What is the type of work they perform?

8. Please provide details of any of the following:

Boiler/pressure vessels:

Car parks:

Unregistered vehicles (number and type):

Lifting equipment (lifts, escalators, hoists, cranes etc):

Hazardous or dangerous substances stored at your premises;

Substance	Quantity	Storage method	Use of substance

Description	Function	Manufactured (M) Imported (I) Distributed (D) Exported (E)	Turnover	Origin/destination
			\$	
			\$	
			\$	
			\$	
			\$	

Do you ever (or is it your practice to) sign proposal forms on behalf of clients? Yes No

If **YES**, please provide details:

Are any of your products used in motor vehicles, aircraft, watercraft, hovercraft, rail equipment, power stations, chemical plants or mines? Yes No

If **YES**, please provide details:

Do you manufacture any petrochemicals, industrial chemicals, pesticides, fungicides, fertilizers or radioactive materials? Yes No

If **YES**, please provide details:

Please provide details of the quality control procedures for all your products (including relevant industry codes or standards, testing details and frequency, recall procedures and record keeping):

Have you ever recalled a product due to potential safety issues? Yes No

If **YES**, please provide details:

10. Property of others in your physical and legal control

In the course of your business, do you have in your possession the property of others in your physical and legal control? Yes No

If **YES**, please give a description of the property:

What is the value at all your locations at any one time? \$

What is the maximum value of any one item? \$

Is this property covered by any other policy? Yes No

If **YES**, please give details including type of policy, policy number, insurer and policy period:

11. Contractual

Do you assume the liability of others under contract or hold others harmless? Yes No

If **YES**, please provide details and attach copies of agreements:

12. Insurance and other history

Has any insurer ever declined, refused to renew, cancelled or imposed special terms or conditions on any proposal, renewal or policy held by you? Yes No

If **YES**, please provide details:

Have you ever had any criminal charges and/or convictions? Yes No

If **YES**, please provide details:

Have you ever had financial trouble resulting in the appointment of an administrator and/or liquidator and or being declared bankrupt? Yes No

If **YES**, please provide details:

13. Claims

After investigation, have there in the past seven years, been any claims and/or uninsured losses and/or circumstances which could give rise to a claim? Yes No

If **YES**, please provide details (including the date of loss, a full description of the circumstances of the claim, amount paid and the amount outstanding, amount of excess and whether or not the claim has been finalised):

14. Declaration

Signing this proposal form does not bind Solution or any insurer to enter into an insurance contract.

After making full and appropriate enquiries, I declare that:

- I am authorised on behalf of the prospective Insured(s) to make this Proposal
- I have read and understood the Important Notices section of this Proposal
- Where I have provided information about another individual, I declare that the individual has been made aware of that fact and of the Solution Underwriting Agency Pty Ltd Privacy Statement.
- I confirm that the statements and information in this Proposal are true and complete
- I understand all information requested in the Proposal is material
- I provide consent consistent with the Privacy Statement outlined in the Important Notices section
- I understand that, until a contract of insurance is entered into, I am under a continuing obligation to immediately inform Solution Underwriting Agency Pty Ltd of any change to the information contained in this Proposal.
- I acknowledge that, if a contract of insurance is entered into, this Proposal and any accompanying documents will form the basis of the contract

To be signed by the insured for whom this insurance is intended for

Signature

Signature:

Name:

Position:

Date (DD/MM/YY)

/ /

Any queries, please contact us

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