

Insurance Application Form



Applicant Details

Full Name of Applicant

Business Entity & Trading Name

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Website or LinkedIn Address

ABN

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Business Address (PO boxes are invalid)

State

Postcode

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Email

Phone

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Business Operations

Profession (Select One)

<input type="radio"/> Finance Professionals, including Bookkeepers, excluding ICA/CPA/IPA	<input type="radio"/> IT Computer Contractors
<input type="radio"/> Management Consultants (non Construction/Engineering/IT industries)	<input type="radio"/> Engineering Contractors
<input type="radio"/> Consultants (non Construction/Engineering/IT industries)	<input type="radio"/> Construction Contractors
<input type="radio"/> New Media & Creative Consultants	<input type="radio"/> Forensic Practitioners & Experts
<input type="radio"/> Photographers (excl Paparazzi)	<input type="radio"/> Miscellaneous

Sub-Profession, Qualifications, Description of Activities & Industries Served

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Number of Employees

Gross Turnover (Last 12 Months)

Estimated Turnover (Next 12 Months)

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Turnover % Split by State

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

Please confirm whether you are employed elsewhere and, if so, your employer's entity name:

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Required Limits of Liability (any one claim)

Professional Indemnity

General Liability

Directors & Officers Liability

		<input type="radio"/> \$250,000	<input type="radio"/> Not Required
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N/A YES NO

For NSW-based businesses only: I confirm that we are a small business with an aggregated Australia wide turnover of less than AU\$2million in the last financial year.

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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	YES	NO
Do you plan any material changes to the activities in the forthcoming 12 months?	<input type="radio"/>	<input type="radio"/>
Do you operate on a part-time basis?	<input type="radio"/>	<input type="radio"/>
Do you have a minimum 3 years' experience in the field of operations?	<input type="radio"/>	<input type="radio"/>
Are all your employees based in Australia?	<input type="radio"/>	<input type="radio"/>
Do you undertake or have you in the past undertaken any manual or physical work?	<input type="radio"/>	<input type="radio"/>
Do you manufacture or supply or have you in the past manufactured or supplied any products?	<input type="radio"/>	<input type="radio"/>
Are more than 40% of activities undertaken by sub-contractors?	<input type="radio"/>	<input type="radio"/>
If 'Yes', do all sub-contractors hold their own Professional Indemnity & Public Liability insurances?	<input type="radio"/>	<input type="radio"/>
Does your business provide any services outside Australia/New Zealand?	<input type="radio"/>	<input type="radio"/>
If 'Yes', please answer the following:		
Are all your services/contracts written in Australian/New Zealand jurisdiction only?	<input type="radio"/>	<input type="radio"/>
Please advise what percentage of your fees are generated outside of Australia, New Zealand and outside of the USA and Canada:	<input type="text"/>	%
If applicable, advise what percentage of your fees are generated from the USA/Canada:	<input type="text"/>	%

Finance Professionals (including Bookkeepers) Specific Questions

Please answer the below with YES or NO if you selected the Finance Professionals profession, otherwise answer N/A.

	N/A	YES	NO
Do you provide services under either (in your own capacity or as an authorised representative) an Australian Financial Services Licence or Australian Credit Licence?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you (or have you ever) provide(d) advice in relation to tax avoidance schemes and/or products involving foreign tax havens or other offshore tax structures (including the referral of clients to a third party for the purposes of providing advice in relation to tax avoidance schemes and/or products involving foreign tax havens or other offshore tax structures)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you do any of the following: issue audit opinions, advise on or arrange corporate finance (e.g. M&A), undertake any bankruptcy/insolvency or any form of legal administration work or issue written business valuations?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Engineering/Construction Specific Questions

Please answer the below with YES or NO if you selected the Engineering or Construction Contractors professions, otherwise answer N/A.

	N/A	YES	NO
Are you solely responsible for the final approval or sign-off of any works?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you intend to, or have you in the past undertaken any contracts with a value in excess of AUD\$1,000,000?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you or have you in the past undertaken any of the following activities: Civil engineering, Geotechnical Engineering, Structural engineering, Mechanical Engineering, Setting out?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have you ever undertaken, or do you plan to undertake, contracts involving: Power plants or nuclear power Sewage, water supply, industrial wastewater treatment or water schemes Petrochemical or refineries; bridges, tunnels or dams Harbours or jetties Underground projects including basement works, mines or associated works Swimming pools; wind turbines Renewable energy Ports or airports Cladding/Facades, Work Offshore?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you work as part of a team or does your work involve the input of your client?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is your work undertaken under the direction and supervision of your client?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you work in any of the following industries? Oil/Gas; Pharmaceutical/Medical; Nuclear; Rail/Transport/Automotive; Aviation/Avionics/Aerospace; Petrochemical; Clinical Trials	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

IT & Computer Specific Questions

Please answer the below with YES or NO if you selected the IT Computer Contractors profession, otherwise answer N/A.

	N/A	YES	NO
Do you manufacture or sell your own hardware?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Please confirm whether your business is providing website hosting on your own servers, or whether your business provides website hosting on third party servers where services contracts are not back-to-back?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you work in any of the following industries: Oil/Gas/Nuclear; Process Control; Gaming; Pharmaceutical/Medical; Defence Forces; Aviation/Avionics/Aerospace; Rail/Transport/Automotive; Broadcasting (Radio & TV); Mining; Public Utilities (Power & Water); Emergency Services?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you responsible for, or do you provide any advice or services, in connection with: Artificial Intelligence (AI); Live Trading; Mission-Critical Systems; System or Network Security (other than installation of Third-Party Anti-Virus or Firewalls); Internet Service Provision (ISP); Software as a Service (SaaS); Process Control Systems (PLC/SCADA); Avionics; Navigation Systems; eCommerce; Payment; Business Process Outsourcing; Cabling/Manual Installation?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you collect, store, maintain or distribute credit card or other sensitive Personally Identifiable Information?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Risk Management

Please confirm which of the following your business implements.

	YES	NO
a. Verbal reports/advice is always confirmed in writing	<input type="radio"/>	<input type="radio"/>
b. Identification & reporting of incidents that could give rise to a claim	<input type="radio"/>	<input type="radio"/>
c. Evaluating and approving of new clients, contracts and tenders	<input type="radio"/>	<input type="radio"/>
d. Identifying and management of conflict of interest	<input type="radio"/>	<input type="radio"/>
e. Standard contracts or standard terms & conditions of trade	<input type="radio"/>	<input type="radio"/>

Claims History

	YES	NO
Have any complaints, claims or investigations ever been made or instigated against you or against any director, partner, employee or students under supervision?	<input type="radio"/>	<input type="radio"/>
Do you have any knowledge of any event, circumstance or occurrence (other than listed previously in this form), prior to the effective date of the proposed policy, which could result in a claim being brought against you?	<input type="radio"/>	<input type="radio"/>
Has any proposal for similar insurance, every been declined, cancelled or voided, renewal refused or special terms imposed at any time?	<input type="radio"/>	<input type="radio"/>
Have you, any related company, director, proprietor or person in charge ever been declared bankrupt or entered into a scheme of arrangement with creditors or been a director of a company that has been placed under administration, entered into a scheme of arrangement with creditors, placed into receivership or liquidation?	<input type="radio"/>	<input type="radio"/>
Have you, any director, proprietor or person in charge ever been convicted of a criminal offence?	<input type="radio"/>	<input type="radio"/>

If you answered yes to any of the above then please provide the date, full details and outcome.
If this is a claim, please include the amount paid and precautions taken to prevent a recurrence:

Please read the Important Notices and **sign** the Declaration and Authorisation on the last page to complete your application.

Important Notices

It is important you understand that we will rely on the accuracy and completeness of the information you provide to us. Should you provide inaccurate or incomplete information, a claim may be refused or reduced once a policy is in force.

Please ensure all relevant questions are answered accurately and in full. Should you require additional space for any answers, please use the "Additional Information" section of this form.

We will be sharing this information with third parties such as insurers in order to assess your risks and meet your insurance needs.

Duty to not misrepresent

There are specific duties that apply to you when you enter into, vary or extend a consumer insurance contract which is obtained wholly or predominantly for your personal, domestic or household purposes e.g. domestic car, house, travel or accident & illness insurance.

You have a duty to take reasonable care not to make a misrepresentation to the insurer when answering questions that the insurer will ask you and providing the insurer with information. Before you enter into, vary or extend a consumer insurance contract, the insurer will ask you questions that are relevant to the insurer's decision to insure you and on what terms.

You must take reasonable care not to make a misrepresentation to the insurer when answering those questions. A misrepresentation includes a statement that is in any way false, misleading, dishonest or which does not fairly reflect the truth. It is important that you answer these questions fully and accurately, to the best of your knowledge.

When answering the insurer's questions:

- ▶ take reasonable care to make sure your answers are true, honest, up to date and complete in all respects. You may breach the duty if you answer without any care as to its truth or if you only guess or suspect the truth. If in doubt, pause the application and obtain the true facts before answering; and
- ▶ if another person is answering for you, the insurer will treat their answers as yours. In such a case you should check the questions have been answered correctly on your behalf by them.

If you do not take reasonable care not to make a misrepresentation to the insurer, the insurer may cancel your contract, or deny or reduce the amount the insurer will pay you for a claim, in accordance with the insurer's rights at law.

If you are unsure about your duties to the insurer or you need additional assistance, contact your broker.

Your Duty of Disclosure

Before you enter into an insurance contract which is not a consumer insurance contract (as that term is defined in the Insurance Contracts Act 1984), you have a duty under the Insurance Contracts Act 1984 to tell your Insurer anything that you know, or could reasonably be expected to know, may affect the Insurer's decision to insure you and on what terms.

You have this duty until the Insurer agrees to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

At renewal, the Insurer may ask you to advise it of any changes to something you have previously disclosed, or may give you a copy of the information you previously disclosed and ask you to advise the Insurer if there has been a change. If you do not tell the insurer about a change, you will be taken to have told the Insurer there is no change.

You do not need to tell the Insurer anything that

- ▶ reduces the risk the Insurer insures you for;
- ▶ is common knowledge; or
- ▶ the Insurer knows or should know as an insurer;
- ▶ the Insurer waived your duty to tell it about

Non-Disclosure

If you do not tell the Insurer anything you are required to, the Insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both.

If your failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat the contract as if it never existed.

If you are in doubt about whether or not a particular matter should be disclosed, please contact your Gallagher broker

People You Represent

You must make sure you explain the Duty of Disclosure or Duty not to misrepresent to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us and we will explain their Duty of Disclosure or Duty not to misrepresent to them directly.

Claims Made Policies

Your attention is drawn to the fact that some policies provide cover on a "claims made" basis. This means that the policy responds to claims first made against you and notified to the insurer in writing during the period of insurance, provided that the originating act or omission occurred after the retroactive date. Where you give notice in writing to the insurer of any facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts, but before the expiry of the period of insurance, the policy will, subject to its terms and conditions, provide cover even if that claim is made after the expiry of the period of insurance.

Directors' and Officers' Liability, Comprehensive Crime, Professional Indemnity, Superannuation Trustees' Liability policies, Molestation sections and some other liability policies are written on a "Claims Made" basis.

Not a renewable contract

Cover under this policy will terminate on the date already advised to you or as indicated in the policy. We emphasise that the policy is NOT a renewable contract. If you wish to effect similar insurance for any subsequent period, it will be necessary for you to complete a new proposal prior to the termination of the current policy so that terms of insurance and quotation(s) can then be developed for your consideration.

Privacy

Gallagher is committed to protecting your personal information in accordance with the Australian Privacy Principles under the *Privacy Act 1988* (Cth).

We may disclose personal information to:

- ▶ a state or federal authority;
- ▶ an assessor or investigator (for the purpose of assessing or investigating your claims);
- ▶ a lawyer or recovery agent (for the purpose of defending an action by a third party against you or for the purpose of recovering our costs);
- ▶ another insurer or a reinsurer (for the purposes of seeking recovery from them or to assist them to assess insurance risks); and
- ▶ other service providers (only for a purpose in connection with this insurance).

Personal information may also be obtained about you from the above people or organisations. We will give you the opportunity to correct this personal information or obtain access to it.

We will provide our dispute resolution procedures to you in respect of any complaint you may have regarding your personal information. You may request access to your personal information held by us. Our Privacy Statement is available on our website: ajg.com/au

Financial Services Guide and Terms of Business

Our Financial Services Guide (FSG) and Terms of Business Agreement contains important information to help you decide whether to use the services we offer. It includes details about who we are, the services we can provide, the remuneration we and our representatives receive, our complaints process and basis on which we provide our services to you and outlines our limitation of liability to you. A copy of our FSG and Terms of Business can be obtained on our website: isureonline.com.au/terms-conditions/

Who is iSure

Arthur J. Gallagher & Co (Aus) Limited t/as iSure (AFSL 238312) is a Lloyd's coverholder and an Authorised Agent of certain underwriters at Lloyd's.

Any advice provided in this document does not consider your objectives, financial situation or needs. You should consider if the insurance is suitable for you and read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before buying the insurance. If you purchase this insurance, we may charge you a fee for our service to you. Ask us for more details before we provide you with any services on this product. PDS available on request.

Declaration and Authorisation

Please confirm:

By signing this application form I hereby declare that:

- I have read and understood the Important Notices;
- I have read and understood the Terms of Business agreement;
- to the best of my knowledge the information I have disclosed is true and correct;
- I have not withheld, misstated or suppressed any information; and
- I have either completed all the questions on this form personally or they have been completed by somebody else on my behalf and the answers have been checked for fullness and accuracy by me.

I also agree to:

- the use of my personal information for the purposes shown in our Privacy Statement;
- the disclosure of my personal information to, and obtaining information from, other parties as shown in the Privacy Statement;
- the Insurer obtaining any information it may need about prior claims and/or insurance history from my previous insurer(s) or my credit history from a credit reference bureau;
- the Insurer making enquiries from any third party to verify claims history and other information disclosed herein or statements made by myself in this proposal form; and
- the Insurer disclosing to any insurance intermediary appointed by myself or to any former or future insurer of myself the claims history or any other information as may be determined.

I also confirm that if I have:

- disclosed personal information about any other person, I am authorised to disclose to Gallagher the personal information about that person and that person has consented for Gallagher to use it for the purposes shown in the Privacy Statement; and
- approval to disclose any personal information I have provided on this form, about other people from those people, for the purpose shown in the Privacy Statement.

I understand that completion of this form does not bind coverage. The company's acceptance of this proposal form is required before cover may be bound and the policy issued.

Full Name of Applicant

Date

Signature of Applicant