

SMALL BUSINESS PACKAGE PROPOSAL FORM



Your details

1. Insured entity _____
2. ABN _____ 3. Website _____
4. Contact name _____ 5. Contact number _____
6. Address of practice _____

Property details

7. Please confirm details of the construction
Age of building _____ Number of stories _____
Walls _____ Floor _____ Roof _____
8. Has the premises been rewired and replumbed? Yes No
9. Please provide details of the buildings security measures
- Deadlocks on external doors Yes No Locks/bars/grills on external windows Yes No
- Monitored alarm system Yes No Local alarm system Yes No

Cover Required

10. General contents limit (limit \$250,000) \$ _____ 11. Burglary (limit \$20,000) \$ _____
12. Blanket money cover (limit \$5,000) \$ _____ 13. Glass cover Yes No
14. Business special risks (limit \$20,000) \$ _____

Please specify below any item to be covered in business special risks over \$2,000 in value

Item description	Sum insured
	\$
	\$

15. In the last 5 years have you had any claims made against you? Yes No
16. In the last 5 years have you lodged any claims? Yes No

Declaration

After making appropriate enquires, I declare that:

- I am authorised on behalf of the prospective Insured (s) to make this proposal.
- I have read and understood the Important Information and accompanying 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 ProRisk Privacy Statement.
- I confirm that the contents of this proposal are true and complete.
- I understand that until a contract of insurance is entered in to, I am under continuing obligation to immediately inform ProRisk of any change to the information contained in this proposal.
- I acknowledge that if a contract of insurance is entered in to this proposal and any accompanying documents will form the basis of the contract.

Signature _____

Name & Title _____

Date _____

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IMPORTANT INFORMATION

YOUR DUTY OF DISCLOSURE

Your duty of disclosure – at new business

Before **You** enter into an insurance contract, **You** have a duty of disclosure under the *Insurance Contracts Act 1984*.

If **We** ask **You** questions that are relevant to **Our** decision to insure **You** and on what terms, **You** must tell **Us** anything that **You** know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until **We** agree to insure **You**.
If you do not tell us something

If **You** do not tell **Us** anything **You** are required to tell **Us**, **We** may cancel **Your Policy** 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.

YOUR DUTY OF DISCLOSURE AT RENEWAL

Before **You** renew this **Policy**, **You** have a duty of disclosure under the *Insurance Contracts Act 1984*.

If **We** ask **You** questions that are relevant to **Our** decision to insure **You** and on what terms, **You** must tell **Us** anything that **You** know and that a reasonable person in the circumstances would include in answering the questions.

Also, **We** may give **You** a copy of anything **You** have previously told **Us** and ask **You** to tell **Us** if it has changed. If **We** do this, **You** must tell **Us** about any change or tell **Us** that there is no change.

If **You** do not tell **Us** about a change to something **You** have previously told **Us**, **You** will be taken to have told **Us** that there is no change.

You have this duty until **We** agree to renew the **Policy**.

IF YOU DO NOT TELL US SOMETHING

If **You** do not tell **Us** anything **You** are required to tell us, **We** may cancel **Your Policy** 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 **Policy** as if it never existed.

YOUR DUTY OF DISCLOSURE AT RENEWAL

You have previously been given a notice informing **You** of **Your** duty of disclosure in relation to an eligible **Policy**.

This is a duty to tell **Us**, in response to **Our** questions, anything that **You** know, and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until **We** agree to insure **You**.

PRIVACY COLLECTION STATEMENT

ProRisk is bound by the obligations of the Privacy Act 1988 (as amended) regarding the collection, use, disclosure and handling of personal information.

We collect personal information about **You** and about other individuals to enable **Us** to provide **You** with relevant products and services, to assess **Your** application for insurance and, if a contract is entered, to enable **Us** to provide, administer, and manage the **Policy**, and to investigate and handle any claims under the **Policy**. **We** may disclose personal information **We** collect to third parties (who may be located in the United Kingdom and other countries outside Australia). These include the insurer, lawyers, claims adjusters, and others appointed by **ProRisk** to assist **Us** in providing relevant products and services. **We** may also disclose **Your** information to people listed as co-insured on the **Policy** and to **Your** agents. By providing **Your** personal information to **Us**, **You** consent to **Us** making these disclosures.

If **You** do not provide all or part of the information required, **We** may not be able to provide **You** with **Our** products and services, consider **Your** application for insurance, administer the **Policy**, assess or handle claims under the **Policy**. **Your** Duty of Disclosure may require **You** to provide personal information to **Us**.

When **You** provide **Us** with personal information about other individuals, **We** rely upon **You** to have made them aware of that disclosure, and to ensure that they are aware of the matters set out in this **ProRisk** Privacy Statement and **ProRisk's** Privacy Policy and have consented to the disclosure.

Further information about **ProRisk's** collection, use, disclosure and handling of personal information is set out in its Privacy Policy, available on its website at www.prorisk.com.au. To obtain a hard copy of our Privacy Policy or to request access to or correction of or to update personal information, contact the Privacy Officer at **ProRisk** by email: enquiries@prorisk.com.au or by mail at the address shown on the **Policy**.