

Protecting and supporting your community



Management Liability Insurance Proposal Form

Management Liability

Insurance Proposal

Office Use Only Intermediary name

Account number

Policy number

Important notices

Duty of disclosure

You/your organisation has a legal duty to disclose to Ansvar Insurance Limited "Ansvar Insurance" (us/our) every matter that is relevant to our decision to accept this application and if so, on what terms it is accepted. You have the same legal duty to tell us about all relevant matters before you renew, extend, vary or reinstate a policy.

Your duty does not require you to tell us about matters:

- that diminish the risk;
- that are common knowledge;
- that we know or in the ordinary course of business as an insurer ought to know;
- when compliance with the duty of disclosure is waived by us.

If you are in doubt as to whether any information is material, it should be disclosed. If you do not tell us all relevant matters we can reduce our liability for any claim or cancel this policy. If your non-disclosure is fraudulent, we can avoid the policy from the beginning.

Basis for Cover - Claims made

We provide cover under the Management Liability Insurance policy under 8 insuring clauses for a structured organisation incorporated under Australian legislation for claims which arise from acts, errors, omissions or conducts which do not precede the retroactive date we mutually agree.

The cover provided in the policy is on a 'claims-made' basis, which means that you are insured for:

- claims made against you during the period of insurance and notified to us during the period of insurance, or during the extended notification period of 30 days under the policy, provided you were not aware at any time prior to the commencement of the period of insurance of any circumstances which could lead to the claim being made against you; and
- claims made against you after the period of insurance has expired as a result of circumstances you first became aware of during the period of insurance, provided you have notified us in writing before the expiry of the period of insurance of such known circumstances.

You are obliged to notify facts which might give rise to a claim against you. Such notification must be given as soon as reasonably practicable after you become aware of the facts and prior to the time at which the policy expires. The statutory regime under s.40(3) of the Insurance Contracts Act provides that, subject to the circumstances, if you give written notification of facts, the policy will respond to a valid claim even though a claim arising from those facts is made against you after the policy has expired.

When the policy expires, no new notification of claims or facts can be made under the expired policy, even though the event giving rise to the claim against you may have occurred during the policy period. An exception to this occurs where an extended reporting period extension is purchased under the policy. If an extended reporting period is purchased, then some cover for new notification of claims or facts is available.

Retroactive Liability

This insurance does not provide cover in relation to claims arising out of any wrongful act that occurred prior to the retroactive date shown on the certificate of insurance.

Renewal/Termination

Cover under a Management Liability policy (as for any claims-made policy) terminates upon the expiry of the period of insurance and each renewal is a new contract of insurance. At expiry, you will be required to complete a new application prior to the expiry date so that new insurance terms and pricing can be determined.

No Admission of Liability and Subrogation

Our Management Liability policy has provisions that have the effect of reducing or limiting our liability for a loss when you admit liability without our agreement. These provisions apply if you waive, agree not to enforce or prejudice your rights of recovery and, as a consequence, we are prevented from exercising our rights of subrogation against another party who caused the loss.

Privacy

Personal information supplied by you in this application and otherwise is for the primary purpose of evaluating and administering the proposed insurance cover. You are entitled to access this personal information.

If you do not provide all the information requested by us, this may affect the insurance cover with us by reason of the operation of the Insurance Contracts Act 1984.

It may also be necessary for us to disclose personal information to other parties including agents, reinsurers, claims consultants, mailing houses and market research. Any such disclosure will be in accordance with the Privacy Act.

How to fill out this application

Please ensure you read the Management Liability Insurance policy document provided to you to ascertain this is the cover you require and the important notices above, prior to the completion of this application. If you require any assistance, please contact your insurance intermediary.

Please tick the box in front of the correct answer and/or write the information requested in the space provided against all questions in the next pages. All questions must be answered in relation to the business entity to be insured, all its subsidiary and controlled entities (if any), and persons entitled to indemnity under the policy. This will require you to verify any information you include particularly regarding known circumstances with the other parties to be insured.

If there is inadequate space to answer any questions or you need to disclose something to us, please provide this under the additional information section at the back of this application OR please provide the information on a separate signed and dated sheet of paper which you can attach to this application.

Period of Insurance This section	on must be completed			
From 4pm on	to 4pm on			
Applicant(s) information This	s section must be complete	d		
Name of the incorporated organis	sation to be insured			
Trading names past and present	(if applicable)			
A DALIA CAL			Data Established	
ABN/ACN			Date Established	
Are you tax exempt? Are you registered for GST?	Yes No Exempt	ion certificate date		attach a copy
Postal address			State	Postcode
Talanhana	Facsimile	\Mahsita	2(5)	
Telephone	Facsiffile	Website	2 (S)	
Name of any other entities, subsid	diaries to be insured			
Nature of Business				
Address(es)				
Who do we contact if we need to d	iscuss any matter with this	application?		
Name	•	Position		
Talanhana		Email		
Telephone		EIIIdii		
Applicant's organisational inf	formation This section m	ust he completed		
How is your organisation structur		ust be completed		
Company limited by guarantee	Cooperative/Mutual	Incorporated partne	rship Incorpo	ration under own statute
Privately held company	Public Company (ASX listed)	Public Company (not	listed) Trust	
Other, specify structure	ather and a strategy	V. N.		
Is the applicant a subsidiary of an If yes, please supply below the name	_	Yes No Sation, its country of incor	poration and its wel	osite address:

		e restructuring, acquisition, disposal, merger or takeover undertaken by osidiaries during the last 5 years?	Yes	No				
	here been any redundancies, staff reductions or facility closures involving more than 5% of the virce in a single location in the last 5 years?							
Do you anticipate any merger, acquisition, divestment or public offering of securities in the next 12 months by the applicant or any of its subsidiaries?								
If yes to any	of the above, plea	se provide details:						
l acc and h	usinass insuus	na history						
	usiness insura applies to you or a	any of your directors, officers and other persons applying to be insured and	d must he c	omnleted				
			x 111030 50 C	ompreced.				
-	•	cer/executive manager/trustee in your business:						
		oceeding instituted against any of you?	Yes	No				
	n convicted of a		Yes	No				
	n declared bankr tion close to ban	rupt or had a major situation which brought themselves or an kruptcy?	Yes	No				
Ever bed	ome insolvent or	placed in liquidation or receivership?	Yes	No				
or criminal _l	Are you aware of any fact, event or circumstance which might reasonably be expected to lead to civil or criminal proceedings being instituted against your organisation, any director, officer, manager, trustee or employee?							
	Are you aware of any fact, event or circumstance which might require you or any of these persons to Yes attend an official investigation, inquiry or other proceedings?							
	Are you or any of the persons applying to be insured aware of any facts, incidents or circumstances Yes No which could possibly or validly result in a claim under the proposed insurance?							
	Have you had any facts, incidents or circumstances brought to your attention where a claim would have resulted under this proposed insurance which was not insured?							
Have you or any of the persons applying to be insured been the subject of any complaint or received notice of an enquiry by any State, Territory or Federal regulatory body or other body to which you are accredited in the last 3 years?								
Have you ever had in the past any entity liability, directors liability, employment practices liability, trustee liability, corporate management liability or similar insurance declined, cancelled, renewal refused, or special conditions or excess imposed by any insurer?								
If you have answered yes to any of the above questions, please provide full details in an attachment including the nature of the events, allegations or offences, the result of the disciplinary proceedings and any remedial actions taken and the amount of any fines or penalties imposed.								
During the last 10 years, has there been any claim against the organisation or its officers for the risks Yes No now proposed for insurance?								
Is there nov insurance?	Is there now any claim pending against you or any director or officer of the entity applying for this Yes No							
full details in		y of these 2 questions, please fill in the summary below and provide in a sepa of the claimant, the outcome of the claim, the total amount paid in judgment ettlement costs.						
Date	Amount	Details of loss or damage						

Business/occupation information	n This section must be comp	leted		
State the nature of your business and	those of your subsidiaries			
Please attach any activity sheets/broccomplete appreciation of the nature	•	ting your activities or which may as	ssist us to g	gain a
Has there been any change in the natur	e of your business and those of	your subsidiaries in the last 5 years?	Yes	No
Do you anticipate any major change d	uring the next 12 months?		Yes	No
Do you use or have any radioactive, en environmentally hazardous goods on		rosive, potentially dangerous or	Yes	No
Do you manufacture any goods?			Yes	No
Do you provide any legal, financial or	other professional advisory se	ervices?	Yes	No
Do you engage in computer, software	or website development, prin	iting or publishing for others?	Yes	No
Do you conduct business, have repres	sentation, own assets in or de	rive revenue overseas?	Yes	No
If you are required to be registered will any matter pending which may impact be suspended or withdrawn?			Yes	No
Are you aware of any particular thing premises if it happened?	on your premises which could	cause injury to persons on your	Yes	No
If you have answered yes to any of the a	hove auestions alease provide	full details:		
, year mane amended any sy are a	,, , , ,	,		
Financial Information This section	•			·2)
You are required to provide a copy of you consolidated reports are not available, p				
nual report/financial account is not supp				
Particulars	Past Financial Year	Previous Financial	 Year	
Current Assets	\$	\$		
Current Liabilities	\$	\$		
Total Assets	\$	\$		
Total Liabilities	\$	\$		
Intangibles	\$	\$		
Total Income/Turnover (including	\$	\$		
grants, subsidies, fees)				
Net Profit (Loss) after Tax	\$	\$		
Estimated Total Income/Turnover (inc	luding grants, subsidies, fees)	in the next 12 months	\$	
Are you solvent? If no please provide do			Yes	No
Is there any information which change affect the Proposers' ability to pay its			Yes	No
F 111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				

Risk Management This section must be co.	 mpleted							
Is management actively involved in risk mana	gement in you	r organi	sation	1?			Yes	No
Does the organisation have an audit or compl	liance committ	ee?					Yes	No
Is there any OH&S or WorkSafe committee in	place?						Yes	No
Do you ensure all Government regulations are implement and monitor?	e closely abide	d with a	nd ha	ve a	designated persor	n to	Yes	No
What other risk management policies have yo	u in place?							
Are all your premises, plant and machinery in go	-		_	-	· · · · · · · · · · · · · · · · · · ·		Yes Yes	No No
for the screening of personnel? Are there incident reporting protocols in place	which all staff	and ron	rocont	-ativo	os ara conversant v	iith?	Vos	No
If you have answered no to any of the above que					s are conversant w	/IUI!	Yes	INO
Insuring Clause 3.1 Entity Liability Cove	:r							
Is this insurance to replace an existing insurar	nce?	Yes		No				
If yes, name of previous insurer					Policy No.			
How long have you had this insurance?					Last expiry date			
Do you require prior acts coverage?		Yes		No	Retroactive date			
Has your coverage been continuously in force							Yes	No
If no, please be aware that the retroactive date of	an only be the i	inceptior	n date	of th	is insurance.			
Insuring Clauses 3.2 & 3.3 Directors Liab								
Enquiry should be made of all relevant person		•					.,	
Do you require directors' liability/entity reimb		er? If no,	pleas	se pro	oceed to next secti	on	Yes	No
Is this insurance to replace an existing insurar	nce?			D	olicy No		Yes	No
If yes, name of previous insurer					olicy No.			
How long have you had this insurance?					ast expiry date			
Do you require prior acts coverage?	Yes	No		R	etroactive date			
Has your coverage been continuously in force					6.1.1		Yes	No
If no, please be aware that the retroactive dat	-		otion (date	of this insurance.			
Number of directors/executives/senior manage				. 1				
Please provide the names, qualifications and information is not in the latest financial account		tment o	ryour	роа	rd members and e	executive	S IT THIS	
Does any director/executive/senior manager to be insured or any of its subsidiaries?	hold more than	n a 10%	share	hold	ing in the organisa	tions	Yes	No
Is there any director/senior manager with less	s than 2 years (corporat	e mai	nage	ment experience?		Yes	No

Has any former or current director, executive or senior manager of your organisation or its subsidiaries (current or past) ever:							
1.							
2.	been a director, executive or senior manager of an organisation placed in administration, a	Yes	No				
If v	scheme of arrangement, receivership, liquidation or provisional liquidation? Es to any of the above questions, please provide full details including name of director/officer, name of org	anication o	share-				
	ding, experience, date and details of receivership/liquidation, etc	;amsation, s	siidie-				
Do	you require 'outside directorship' cover?	Yes	No				
If ye	es, name of outside entity						
Pas	t/present board/management position in outside entity						
Det	ails of any Directors and Officers liability insurance provided by the outside entity:						
	will advise you, should we require the annual report of the entity.						
Wh	at limit of liability for one claim do you require (combined limit for both insuring clauses 3.2 and 3.3)						
	\$1 million \$2 million \$5 million \$10 million \$15 million \$2	0 million					
Insu	uring Clause 3.4 Employment Practices Liability Cover						
Da	varies are law entropy lightlift, across 1 from places are good to most acetical	Vas	Na				
	you require employment practices liability cover? <i>If no, please proceed to next section</i>	Yes	No				
	nis insurance to replace an existing insurance? es, name of previous insurer Policy No.	Yes	No				
	w long have you had this insurance? Last expiry date						
	you require prior acts coverage? Yes No Retroactive date						
	s your coverage been continuously in force since the retroactive date?	Yes	No				
	o, please be aware that the retroactive date can only be the inception of this insurance.	103	110				
-	you have a full-time human resources manager?	Yes	No				
	es the organisation:						
i.	require applicants for employment to complete a written application for employment as part of the hiring process?	Yes	No				
ii.	carry out all reasonable reference checks for all its directors, employees, contractors, volunteers	Yes	No				
	and representatives?						
iii.	have well-documented recruitment guidelines and processes?	Yes	No				
iv.	distribute an employee handbook to all its employees?	Yes	No				
V.	keep a register of those employees who have received the handbook and signed a declaration that they have read the handbook and agree to abide by its guidelines and policies?	Yes	No				
vi.	have up to date written policies on equal opportunity, sexual harassment, all types of discrimination and abuse?	Yes	No				
vii.	have documented performance, incident/allegation/grievance and complaint procedures?	Yes	No				
viii.	review or carry out exit interviews with all employees who resign from the organisation?	Yes	No				
ix.							
х.							
xi.	post all notices required by law in places conspicuous to all employees?	Yes	No				
If n	o to any of the above, please provide full details:						

Number of full time/p	Last year					
Dismissed by you or m Resigned voluntarily						
Total						
	retrenchments or layo	offs during the next 12	months?		Yes	No
		iness earning more tha		ar		
What limit of liability fo	or one claim do you re	equire?				
\$250,000	\$500,000	\$1 million	\$2 millio	n \$5 mil	llion	
Number of employees	/other nersons engage	ed locally in the busines	s in Australia	This Year	Last year	
Supervisory/Managem		ca rocally in the basines	o in ridoci dila	Tills Teal	Last year	
Full-time employees (a						
Full-time employees (in	nvolved in some manu	ual work)				
Part-time employees (permanent)					
Contract workers/fixed	d-term/task employee	S				
Casuals/temporary em	nployees/other classifi	cation (max any one tir	ne)			
Volunteers (max any o	ne time)					
Total						
	s/other persons enga	ged in the business ov	erseas	This year	Last Year	
Total						
Insuring Clause 3.5	Trustees Liability (Cover				
Cover under this section or a scheme externally before answering the	/ administered or a s					
	•	mlassas myosaad ta mayty	a a ati a m		Ves	Nia
Is this insurance to rep	-	please proceed to next s	section		Yes Yes	No No
If yes, name of previous	_	arice:		Policy No.	103	110
How long have you ha				Last expiry date		
Do you require prior a			Yes No			
Has your coverage bee	en continuously in for	ce since the retroactive	date?		Yes	No
If no, please be aware ti	hat the retroactive date	can only be the inception	n date of this in	surance.		
Number of trustees to	be insured					
Do you manage real ar	nd other funds/depos	its/assets entrusted to	you by others?		Yes	No
Nature of assets unde	er management			Total Value	(\$)	
Tital				.		
Total	to invest or grow or re	turn such funds to own	ors? If was inlance	\$ provide full details	·· Vos	No
is there any obligation	to invest of grow of re	eturri sucri furius to own	ers: ij yes, pieus	se provide juii detalis	: Yes	NO
		ganisation or subsidiar for the benefit of empl			Yes	No

If yes, name of fund								
Appointed trustees								
Name of actuary								
Last valuation	\$		Annual contribut	ion	\$			
What limit of liability	•	vou require?	Annual Contribut	.1011	Ψ			
\$1 million	\$2 million	\$5 million	\$10 million	\$15 mill	ion	\$20 million	Other \$	
Insuring Clause 3. answering the quest		iability Cover	Enquiry should	be made	of all rei	evant insure	d persons	before
Do you require statu			proceed to next secti	ion.			Yes Yes	No No
Is this insurance to r If yes, name of previo	•	girisurancer			Policy No	_	165	INO
How long have you l		e?			Last expi			
Do you require prior		C.			Retroacti			
	9	in force since t	bo rotroactivo date		Retioacti	ve date	Voc	No
Has your coverage be <i>f</i> no, please be aware	-				incurance	,	Yes	No
Are your publication			•	-			Yes	No
legislation prior to re	elease to the pub	lic?					163	NO
In the past 5 years, he infringement notice penalties could have	(other than for tr						Yes	No
Please provide details	•	ocesses in place	to avoid statutory b	reaches:				
What limit of liability	u for one claim do	vou roguiro (si	ngla limit for both	individus	ls and on	tit //2		
What limit of liability \$250,000			_	5 million	iis and en	uty)?		
Insuring Clause 3.	7 Internet Liab	ility Cover						
Do you require inter	net liability cover	? If no, please pr	oceed to next section	on.			Yes	No
Is this insurance to r	replace an existin	g insurance?					Yes	No
If yes, name of previo					Policy No			
How long have you l		e?			Last expi	-		
Do you require prior	_	Yes	No		Retroact	ve date		
Has your coverage b	-						Yes	No
If no, please be aware			be the inception do	•				
Internet Site/URL fo (Show full path – ht			n/to/file.html)		Date firs	t on line	Average prices of the second s	
Projected annual gr	oss revenues fro	m these websi	tes				\$	
Do you provide fron	n this site:							
	oprietary softwar	e?					Yes	No
•	v users for other i						Yes	No

viii. ix. x.	financial advice or services in respect of banking, insurance or investment? gambling, lotteries or other games of chance? games, photos, images, literary, musical or other artistic material? material which could be offensive to some members of the public? medical advice or health care information? medical records or other health care information pertaining to specifically identifiable patients? professional services generally dispensed by licensed professionals, such as architectural, legal, accounting or business management? wellbeing, cooking, exercise, counselling information? sto any of the above, provide additional information:	Yes Yes Yes Yes Yes Yes Yes Yes Yes	No
	re these sites set up by an accredited website designer?	Yes	No
	the sites regularly tested for compliance with legislation and security standards?	Yes	No
	your sites protected by up to date virus and intrusion software?	Yes	No
	you own a federally registered trademark in your domain name?	Yes	No
	o, have you conducted a trademark search to determine whether your domain name infringes a lemark held by any third party?	Yes	No
	e you obtained written permission from the operators of other sites linked to yours?	Yes	No
	ne content verified by management or legal counsel prior to posting on the websites?	Yes	No
	you have a written policy regarding infringement of copyright or unauthorised use of material	Yes	No
	n other organisations/persons by employees and users of your site?		
If no	to any of the above, please advise how compliance with legal and security standards is ascertained:		
Do	you collect personal or sensitive information of a private nature from visitors to these sites?	Yes	No
Do	you have a privacy policy posted on all of your sites?	Yes	No
Plea	se provide purpose of collection of this personal or sensitive information:		
ls fu	undraising or electronic commerce conducted from any of these sites?	Yes	No
If ye	es, are transactions encrypted?	Yes	No
Are	transactions processed by an independent contractor?	Yes	No
If no	o, please describe the system in place to prevent access to customers private and financial card details:		

What limit of liability for one claim do you require?					
\$250,000 \$500,000 \$1 million \$2 million					
Insuring Clause 3.8 Entity Crisis Cover					
Do you require entity crisis cover? If no, please proceed to Declaration					
Is this insurance to replace an existing insurance?					
If yes, name of previous insurer Policy No.					
How long have you had this insurance? Last expiry date					
If no, please be aware that the retroactive date can only be the inception date of your insurance.					
What limit of liability for one claim do you require?					
\$100,000 \$250,000 \$500,000					
Employee & Third Party Fidelity					
Other than directors, is any employee authorised to:					
a. issue a cheque or any other bank instruments as a sole signatory, or to authorise any payment in excess of \$5,000 without authorisation by a supervisor or manager?	Yes	No			
b. process a refund to customers or accept any return of goods in excess of \$5,000 without authorisation by a supervisor or manager?	Yes	No			
c. reconcile any bank account which that employee is also authorised to deposit funds into or with- draw funds from?	Yes	No			
In the past 5 years has the Company suffered any loss as a result of any dishonest or fraudulent act of any employee, in respect of the risks of the kind to which this proposal form relates?	Yes	No			
If yes to any of the above, please provide full details:					
What limit of liability for one claim do you require? \$50,000 \$100,000 \$250,000					
Tax Audit					
In relation to tax audits, do you comply with requirements under Commonwealth, State or Territory legislation?	Yes	No			
Have you been subject to any investigation or tax audit by any Commonwealth, State or Territory Yes No department in the last 12 months?					
If yes to any of the above please provide details:					
What limit of liability for one claim do you require?					
\$20,000 \$50,000 \$100,000 \$250,000 \$500,000					
Stamp Duty					

For the purposes of calculating stamp duty, please provide a breakdown of the number of employees and split of income of the Proposer in each of the following locations:

	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	O/S
Staff									
Income (%)									

Declaration

This section must be completed and signed by the applicant's chairman, chief executive officer, managing director, chief financial officer or company secretary only

I/we are authorised by each person entitled to the indemnity of this insurance to make this proposal.

I/we declare that the answers given and statements made are to the best of our knowledge, true and correct, that I/we have not withheld any information likely to affect the acceptance of this application or the terms on which it is accepted and that I/we will give immediate notice to Ansvar Insurance should any of the information provided alter between the date of this application and the proposed date of inception of the insurance.

It is agreed that this application will be the basis of the contract between the applicant for this insurance and Ansvar Insurance and is subject to the terms, conditions and provisions contained in the Management Liability insurance policy underwritten by Ansvar Insurance.

I/we also consent to the use of information supplied in this application to Ansvar Insurance for both the principal purpose of assessing this application for insurance cover and the secondary purpose of disseminating to the business entity information, notices and details regarding this insurance policy, or other products and services distributed or offered by Ansvar Insurance.

Applicant(s) signature

Signed	Position
Date	

Additional information							
Proposal section	Question number	Further details					

Please continue on separate sheet if necessary.



1300 650 540 www.ansvar.com.au

Level 5, 1 Southbank Boulevard, Southbank VIC 3006 Ansvar Insurance Ltd. ABN 21 007 216 506 AFSL 237826 Member of the Ecclesiastical Insurance Group