

# Education Insurance

PROPOSAL FORM





### **Important notices**

#### Your duty of disclosure

Before you enter into a contract of general insurance with Ansvar Insurance Limited ('Ansvar' or 'us' or 'we'), you have a duty under the Insurance Contracts Act 1984 to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision to accept the risk of insurance and, if so, on what

You have the same duty to disclose these matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or h
- that we know or, in the ordinary course of our business, ought to know: or
- as to which compliance with your duty is waived by us.

Your duty of disclosure continues after this proposal form has been completed up until the contract of insurance is entered into.

#### Non Disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

#### Change to circumstances

You should advise Ansvar as soon as practicable of any material change to the organisation insured and any of its subsidiaries and controlled entities as disclosed in this proposal form.

#### Waiver of rights

If you have agreed not to seek compensation from another person who is liable to compensate you for any loss, damage or liability which would have been covered by this policy, we will not cover you under this policy for that loss, damage or liability other than to the extent provided under any Section of this policy or agreed by us in writing.

#### **Privacy Statement**

Ansvar places the highest priority on providing prompt, efficient and friendly service including the protection of your privacy.

We collect your personal information to provide you with general insurance products. The information we collect is used to assist us to provide you with our general insurance products, to manage our relationship with you and to assess and process claims. We will not be able to supply you our policy if you do not provide us with your personal information. The information is generally collected from you when you are applying for or enquiring about our insurance products or when making a claim.

At times we rely on third party suppliers (agents, lawyers, other insurance companies, assessors, investigators, loss adjusters, market research and mailing houses) to perform specialised activities for us. Your personal information may be provided to them so that they can carry out their agreed activities. They are bound by confidentiality and non-disclosure agreements and are prohibited from using the information for any other purpose. These service providers are aware of their obligations under the Privacy Act. We are unlikely to provide your personal information to overseas recipients.

Our Privacy Policy includes further information about how we handle your personal information including how you can access and correct your information or make a privacy related complaint. For more information please visit our website: www.ansvar.com. au/privacy/ or you can contact one of our offices.

#### **Code of Practice**

As a signatory to the General Insurance Code of Practice (the "Code"), we are committed to raising standards of service to our customers. This voluntary code sets out the minimum standards we will uphold in the services we provide to you. You can obtain more information on the Code and how it assists you by contacting us.

#### Contact us

The registered office of Ansvar is Level 5, 1 Southbank Boulevard, Southbank, Victoria.

Our contact details are: Ansvar Insurance Limited Phone: 1300 650 540

Post: GPO Box 1655, Melbourne, Victoria 3001

Email: insure@ansvar.com.au Website: www.ansvar.com.au ABN 21 007 216 506 AFSL 237826

#### Complaints and disputes

If you are not satisfied with the service provided by Ansvar please contact the employee with whom you have had contact to see if he or she can resolve the problem.

If your complaint cannot be resolved you can request that the matter be referred to the Secretary of the Ansvar Internal Dispute Resolution (IDR) process at insure@ansvar.com.au. Alternatively, you can write to The Secretary, Internal Dispute Resolution Committee, Ansvar Insurance, GPO Box 1655, Melbourne, Victoria 3001.

We will attempt to resolve the matter in accordance with our IDR procedures.

If our IDR process is unable to resolve your dispute and you wish to take the matter further you can lodge a claim with the Australian Financial Complaints Authority (AFCA). AFCA is an independent service to deal with complaints from consumers and small business about financial services and products. If we are unable to resolve your complaint, you may seek advice from AFCA.

Contact the Australian Financial Complaints Authority

Email: info@afca.org.au

Post: GPO Box 3, Melbourne, Victoria 3001

#### How to fill out this proposal form

All questions must be answered in relation to the organisation to be insured and all its subsidiaries and controlled entities (if any). Please tick the box next to the correct answer and/or write the information requested in the space provided.

If you require more space to answer any questions or to describe any matter you need to disclose to us, please provide this information on a separate signed sheet of paper or attach the relevant document(s) to this proposal.

It is critical that you refer to the Product Disclosure Statement for full terms and conditions of the policy.

Please ensure this form is signed and dated by an authorised person.



### Please select the sections of cover you require

PART A: PROPERTY AND INCOME PROTECTION		
Property Protection Section	Yes	No
Breakdown of Mechanical and Electronic Equipment Section		
Cover A - Breakdown of Mechanical Equipment	Yes	No
Cover B - Breakdown of Electronic Equipment	Yes	No
Money Section	Yes	No
Theft Section	Yes	No
General Property Section	Yes	No
Income Protection Section	Yes	No
PART B: GENERAL LIABILITY		
General Public and Products Liability Section	Yes	No
Sexual Abuse Extension	Yes	No
PART C: ORGANISATION LIABILITY		
Professional Indemnity Section	Yes	No
Management Liability Section	Yes	No
PART D: PERSONAL ACCIDENT		
Personal Accident Section	Yes	No

# Policyholder details

### THIS SECTION MUST BE COMPLETED

Name of organisation to be insured (include any subsidiaries)				
Trading Name (s) past and present (if applicable)				
ABN / ACN / ARBN	Date organisation first commenced operations			

# Period of Insurance

#### THIS SECTION MUST BE COMPLETED

Required period of insurance	Commencement date	
	Expiry date	



# **Business Activities / Occupation**

#### THIS SECTION MUST BE COMPLETED

Please provide a full list of the business activities of all entities to be insured by this policy. Please categorise these business activities based on their respective types, along with any advice provided. Indicate the approximate percentage of income derived from each category

TYPE OF WORK	PERCENTAGE
	%
	%
	%
	%
	%
Total	100 %

# People

#### THIS SECTION MUST BE COMPLETED

NUMBER OF EMPLOYEES / OTHER PERSONS ENGAGED IN THE ORGANISATION	THIS YEAR	LAST YEAR
Directors / Partners / Supervisory / Management:		
Full-time employees:		
Part-time / Casual employees:		
Contract workers / temporary employees:		
Total Volunteers		
Total number of enrolled/ registered students		



# **Financials**

### THIS SECTION MUST BE COMPLETED

PARTICULARS			CURRE YEAR	NT	PREVIOUS YEAR		
Current assets							
Current liabilities							
Total assets							
Total liabilities							
Total income/turnover (i	ncluding grants	s, subsidies, fee	es):				
Net profit (loss) after tax	:						
Estimated total income/turnover (including grants, subsidies, fees, donations) for the next 12 months							
TURNOVER % SPLI	T PER STATE						
VIC % NSW % QLD % SA % WA %			TAS %	ACT	%	NT %	
Do you have a current stamp duty exemption for general insurance?						Yes	No
If yes, which State(s) or Territory does it apply for?							

A copy of your exemption certificate must be provided with this proposal form, otherwise Stamp Duty will be applied to your premium.



# History

### Previous Claims or Losses

#### THIS SECTION MUST BE COMPLETED

The questions relate to all Sections of cover being requested under this proposal for insurance.

In the past five years, has claims (including any that insurance is proposed to r	Yes	No		
In the past five years, has (including uninsured losse employee, partner or direc	Yes	No		
In the past five years, has uninsured loss?	Yes	No		
If yes, provide details:				
Are there any claims pend rise to a claim against you this insurance?	Yes	No		
If yes, provide details:				
INSURER	DATE OF DESCRIPTION OF LOSS INCIDENT CIRCUMSTANCES			NT PAID / ANDING

# **Duty of Disclosure**

### THIS SECTION MUST BE COMPLETED

The following questions relate to all Sections of cover being requested under this proposal for insurance.

HAS YOUR ORGANISATION OR ANY OF ITS DIRECTORS / OFFICERS / EXECUTIVE MANAGERS / TRUSTESS:				
In the past five years, bee	n convicted of a criminal offence?	Yes	No	
In the past five years, been insolvent, declared bankrupt or placed into liquidation or receivership?			No	
In the past five years, had an insurance policy declined or cancelled or any other conditions imposed?			No	
If yes, please provide further details and dates:				

# Information about your organisation

The following questions relate to all Sections of cover being requested under this proposal for insurance.

ASX Listed Company Cooperative / Mutual Government owned enterprises Incorporated associations Partnership Private Company

Sole trader Public Company

Trust Unincorporated association

Other:

How is your organisation structured?

Is your organisation a subsidiary of another entity?	Yes	No		
If yes, please provide the name of the ultimate holding organisation, its country of incorporation and its website:				
Name of subsidiaries and controlled entities required to be insured (if any):				
Please provide details of any companies or businesses acquired or disposed of by or any mergers, consolidation or staff reduction during the last twelve months or a changes over the next twelve months:				



# Part A: Property

Only complete this section if Property and Income Protection is required.

LOCATION INFORMATION					
Please advise the locations for which you require buildings and/or contents cover:  *Note if you have multiple standalone buildings at the same location, please complete the details for each building.					
Location One Address			State		Postcode
Location Two Address			State		Postcode
Location Three Address			State		Postcode
If you have more than three location	ns, please provide details	s on a separate ¡	oage.		
	LOCATION ONE	LOCATION 1	-wo	LOC	ATION THREE
Is the building: Owned by you Occupied by you					
Occupation or building use at this location					
Year Built					
When was the building last rewired if it is more than 40 years old?					
Construction – external walls					
Brick Veneer					
Double Brick					
Masonry Reinforced					

Masonry Unknown

	LOCATION ONE	LOCATION TWO	LOCATION THREE
Construction – external walls			
Masonry Unreinforced (stone)			
Reinforced Concrete			
Steel			
Timber			
Other - Specify			
Construction – floor			
Concrete			
Timber			
Other – Specify			
Construction -roof			
Concrete			
Metal			
Reinforced concrete			
Slate			
Tile			
Unreinforced concrete			
Building use?	Commercial Domestic	Commercial Domestic	Commercial Domestic
Heritage listed?	Yes No	Yes No	Yes No
Do you require flood cover?'	Yes No	Yes No	Yes No
Vacant or unoccupied?	Yes No	Yes No	Yes No
If yes, how long has it been unoccupied and when is it expected to be occupied?			



	LOCATION ONE	LOCATION TWO	LOCATION THREE
Contains Asbestos?	Yes No	Yes No	Yes No
If so: What % of construction contains asbestos?			
Where is it e.g. floors, ceiling?			
What type of asbestos and what condition is it in?			
*If required, we may request an asbestos	s report		
Contains EPS	Yes No	Yes No	Yes No
What % of construction contains EPS?			
What type of EPS?  Note: EPS = Expanded Polystyrene (EPS), Extruded Polystyrene (XPS) or Polyisocyanurate (ISO) construction material, including wall cladding, panels and roofing applications			
Fire Protection:			
Fire Protection.	T		
Fire extinguishers only			
Fire extinguishers & fire hose reels			
Smoke detection (local)			
Smoke detection (monitored)			
Sprinklers – single water supply			
Sprinklers - dual water supply			

	LOCATION ONE	LOCATION TWO	LOCATION THREE
Security			
No protection			
Deadlocks only			
Local alarm (siren only)			
Deadlocks and key window locks to all external exits			
Back to base monitored alarm (no dedicated line to watching)			
Back to base monitored alarm (dedicated time to watching)			

# Policy Coverage

### Previous Claims or Losses

Only complete this section if Property Protection Section is required.

	LOCATION ONE	LOCATION TWO	LOCATION THREE
Sum Insured – Building, Contents & Stock			
Buildings including fixtures and fittings			
Contents			
Stock			

### **Business Interruption**

Only complete this section if Income Protection Section is required.

TOTAL SUM INSURED - ANNUAL BUSINESS INTERRUPTION		
Auto split of sum insured across all locations?	Yes	No

Note: Select 'Yes' to evenly distribute the annual business interruption sum insured across all locations Select 'No' if you wish to manually allocate the annual business interruption sum insured per location

	LOCATION	LOCATION	LOCATION
	ONE	TWO	THREE
Gross income including all money paid or payable to you:			

Note: The total value needs to match the declared total income advised for the next 12 months.

Indemnity period	12 months	18 months	24 months	Other	



### **Money Section**

Only complete this section if Money Section is required.

If different limits are required at each location, please specify below. Otherwise the standard limits will apply to each location.

		STANDARD LIMIT	LOCATION ONE	LOCATION TWO	LOCATION THREE
			Required limit	Required limit	Required limit
Limit required for Money	Yes No	\$5,000			
Money outside business hours		\$5,000			
Increased limit for fundraising event		\$5,000			

# Breakdown of Mechanical and Electronic Equipment Section

### Cover A - Breakdown of Mechanical Equipment

If different limits are required at each location, please specify below. Otherwise the standard limits will apply to each location.

EXTENSION		STANDARD LIMIT	LOCATION ONE	LOCATION TWO	LOCATION THREE
			Required limit per item	Required limit per item	Required limit per item
Mechanical equipment	Yes No	\$5,000 any one machine			

If you have any mechanical equipment with a replacement value exceeding \$10,000, please list below:

ITEM	LOCATION ONE	LOCATION TWO	LOCATION THREE



OPTIONAL	STANDARD	LOCATION	LOCATION	LOCATION
EXTENSION	LIMIT	ONE	TWO	THREE
Do you require cover for deterioration of refrigerated goods?	Limit of cover is \$10,000 only	Yes No	Yes No	Yes No

### Cover B – Breakdown of Electronic Equipment

Only complete this section if Breakdown of Electronic Equipment Section is required.

If different limits are required at each location, please specify below. Otherwise the standard limits will apply to each location.

EXTENSION		STANDARD LIMIT	LOCATION ONE	LOCATION TWO	LOCATION THREE
			Required limit per item	Required limit per item	Required limit per item
Electronic equipment	Yes No	\$5,000 any one item			

If you have any mechanical equipment with a replacement value exceeding \$10,000, please list below:

ITEM	LOCATION ONE	LOCATION TWO	LOCATION THREE

OPTIONAL EXTENSIONS		STANDARD LIMIT	LOCATION ONE	LOCATION TWO	LOCATION THREE
Do you require cover for data media material and records?	Yes No	Limit of cover is \$5,000 only			
Do you require cover for increase in cost of working?	Yes No	\$5,000			



### **Theft Section**

Only complete this section if Theft Section is required.

If different limits are required at each location, please specify below. Otherwise the standard limits will apply to each location.

		STANDARD LIMIT	LOCATION ONE	LOCATION TWO	LOCATION THREE
			Required limit	Required limit	Required limit
Limit Required for Theft	Yes No	\$5,000			

### **General Property Section**

Only complete this section if General Property Section is required.

Cover is available for unspecified items up to a value of \$10,000 per item. If a higher limit is required per item, please note below.

		STANDARD LIMIT	REQUIRED LIMIT
Maximum allowance – any one unspecified item	Yes No	\$1,000	

If you have any items with a replacement value exceeding \$10,000 please list below:

NUMBER OF ITEMS	VALUE PER ITEM	OWNED BY YOU	USER
		Yes No	General Student
		Yes No	General Student
		Yes No	General Student

# Part B: General Liability

Only complete this section if Part B: General Liability is required.

### Labour Hire/Subcontractors

Do you engage the services of Labour Hire and/or Subcontractors to perform activities on your behalf?	Yes	No
If yes, what is the estimated payment to labour hire staff/subcontractors for the upcoming 12 months?	\$	

Note: This only includes subcontractors that perform your business activities on behalf of you, i.e. where you outsource the activity to a third party. It does not include subcontractors performing maintenances services to your premises.

Description of the nature of work conducted by labour hire/subcontractors:			
Do you ensure all subcontrac their own Public Liability insu	tors / contractors / labour hire personnel have rance?	Yes	No

### **Events**

permanently occupied by you	v exhibitions or festivals held at premises NOT where the expected number of attendees would andlelight in public venues, Religious Festivals, es?	Yes	No
If yes, please provide details:			

If yes, please complete our festival and event questionnaire.

MANUFACTURING			
Do you manufacture, import o	er export any Products?	Yes	No
If yes, please provide details:			



Do your premises have a Skate Board Ramp on site?		Yes	No	
If yes, was it erected by you or any members of your organisation?		Yes	No	
Does it meet engineering requirements and Australian Standards?		Yes	No	
Is the ramp available to members of the public for unsupervised use?	)	Yes	No	
Does your premises have a swimming pool that is available for unsupervised use?		Yes	No	
Are there any other activities of a hazardous nature not mentioned abyou organise which you wish to disclose for underwriting consideration		Yes	No	
If yes, please provide details:				
Excluded activities include: motor races, motor rallies, motor speed tests, motocross, trail bikes, dune buggies, quad bikes, go karts, mountain biking, horse/pony riding, canyoning, caving, rifle/firearms, paintball, skirmish and other forms of shooting, hang gliding, parachuting, paragliding, hot air ballooning, aerial activities, white water canoeing/kayaking/rafting (above class 2 rapids), water sports with power boards or water skiing, scuba diving, vertical and horizontal bungee jumping, gladiator games, abseiling, rock climbing, high ropes courses, trapeze, zip-lines, rock walls, martial arts, boxing, amusement arcades, parks or rides, commercial fairgrounds, bouncy/jumping castles and/or use of any other inflatable device, trampolining, fireworks or fire walking.  Do you participate in or run any high risk activities, including any of the above excluded activities?'				
If yes, please provide details:				



# Policy Coverage

### General Public and Products Liability Section

Only complete this section if General Public and Products Liability Section is required.

Limit Required:

\$5,000,000 \$10,000,000 \$20,000,000 Other

OPTIONAL EXTENSIONS	REQUIRED?
Sexual Abuse:     Note: a quotation may be provided however cover will not be confirmed until a satisfactory     "Sexual abuse supplementary Questionnaire".     Questionnaire is received. Please contact Ansvar for this form if required.	Yes No
Limit Required:	
\$500,000 \$1,000,000 \$2,000,000 \$5,000,000 Other	
2. Replacement Wages of Stood Down Staff: (\$20,000)  Note: this extension is only available if we agree to provide cover for Sexual Abuse under  Optional Extension 1.	Yes No
3. Retroactive Liability (Prior Claims Made) Prior to insuring with Ansvar, was your previous liability cover on a "Claims Made" basis?  If yes, please provide a copy of your most recent policy schedule so we can tailor this extension appropriately.	Yes No
Limit Required:	
\$500,000 \$1,000,000 \$2,000,000 \$5,000,000 Other	
4. Member to Member Liability (\$10,000,000):  Note: this extension will provide cover to your members, guests or visitors for their own personal liability if they cause bodily injury or property damage to other members of the general public whilst participating in an activity organised by you, subject to the policy terms and conditions.	Yes No
5. Trauma Counselling Costs (\$10,000):	Yes No
6. Contractual Liability (\$10,000,000)	Yes No



### **Professional Indemnity Section**

Only complete this section if Professional Indemnity Section is required.

Limit required for any one claim:

\$500,000	\$1,000,000	\$2,000,000	\$5,000,000	Other			
Do you require re	instatement cove	er?			Yes	No	

Do you require reinstatement cover?			No
Activities			
Please provide details of any medical examinations, treatments, medications that you or your professionally qualified staff might provide:			
Are all persons who provide tre by you?	eatment registered, qualified and employed	Yes	No
If no, please provide details:			
In the event that a student suft the student receives prompt m	fers an injury or illness, what arrangements are ir edical treatment?	n place to en	sure that
If yes, please provide details:			



### **Prior Insurance**

PRIOR PROFESSIONAL INDEMNITY INSURANCE				
If you are selecting Professional Indemnity cover to replace an existing policy, please advise:	Current insurer: Current policy number: Current expiry date: Current retroactive date: Continuous cover in place since:			

# **Policy Coverage**

Only complete this section if Management Liability Section is required.

### Management Liability Section

Are work, health and safety plegislation?	Yes	No			
In the past two years, has the including wrongful dismissal	Yes	No			
If yes, please specify					
In the past five years, has the or audit or been issued with a government body?	Yes	No			
If yes, please specify					



INSURING CLAU	ISE					
Organisation Liabil	ity				Yes	No
Directors and Officers Liability					Yes	No
Limit Required:						
\$500,000 \$10,000,000	\$1,000,000 Other	\$2,000,000	\$5,000,000			
Entity Reimbursem Limits: Limits will b				taken)		
Entity Liability					Yes	No
Limit Required:						
\$500,000 \$10,000,000	\$1,000,000 Other	\$2,000,000	\$5,000,000			
Employment Practi	ices Liability				Yes	No
Limit Required:						
\$500,000 \$10,000,000	\$1,000,000 Other	\$2,000,000	\$5,000,000			
What is your staff t dismissed by you a				ntarily, h	now many w	/ere
Trustees Liability					Yes	No
Limit Required:						
\$500,000 \$10,000,000	\$1,000,000 Other	\$2,000,000	\$5,000,000			
Statutory Liability					Yes	No
Limit Required:						
\$500,000 \$10,000,000	\$1,000,000 Other	\$2,000,000	\$5,000,000			
Internet Liability					Yes	No
Limit Required:						
\$250,000	\$500,000	\$1,000,000	\$2,000,000	Other		



Entity Crisis Cove	r				Yes	No
Limit Required:						
\$250,000	\$500,000	\$1,000,000	\$2,000,000	Other		
Tax Audit					Yes	No
Limit Required:						
\$20,000	\$50,000	\$100,000	\$200,000	Other		
Is there an annua			s, inventory and s	tock at	Yes	No
Have there been a	any adverse find	dings in the exter	nal auditor's repo	rt?	Yes	No
If yes, please spec	cify					
Fidelity - Employe	ee				Yes	No
Limit Required:						
\$20,000	\$50,000	\$100,000	\$200,000	Other		
Fidelity – Third Pa	arty				Yes	No
Limit Required:						
\$50,000	\$100,000	Other				

PRIOR MANAGEMENT LIABILITY OR DIRECTORS' AND OFFICERS' INSURANCE				
If you are selecting  Management Liability	Current insurer:  Current policy number:			
cover to replace an existing policy, please advise:	Current expiry date:			
advise.	Current retroactive date:  Continuous cover in place since:			



# Part D: Personal Accident

Only complete this section if Personal Accident Section is required.

Note: the policy limits the Capital Benefits for all Insured Persons under the age of 18 years or over the age of 75 years to \$50,000 maximum.

					REQUIRED?	
Volunteers Personal A	Volunteers Personal Accident Yes No					
Number of volunteers						
Capital Benefits:	\$50,000 Other	\$100,000	\$200,000	\$250	,000,	
Weekly Benefits:	Nil \$5 Other	00 \$750	\$1,500	\$2,000	\$3,000	
Maximum Weekly Benefits Period:	26 weeks	52 weeks	102 weeks			
Initial Exclusion Period:	1 week	2 weeks				
Is a volunteer management programme in place, including induction, screening and reference checks?					Yes No	
What type of work are volunteers	Heavy manual – high risk %:					
engaged in?'	Light manual - medium risk %:					
	Clerical - low r	risk %:				

					REQUIR	ED?
Members Personal A	ccident				Yes	No
Number of members						
Capital Benefits:	\$50,000 Other	\$100,000	\$200,000	\$250,	000	
Weekly Benefits:	Nil \$5 Other	\$750	\$1,500	\$2,000	\$3,000	)
Maximum Weekly Benefits Period:	26 weeks	52 weeks	102 weeks			
Initial exclusion period:	1 week	2 weeks				



					REQU	JIRED?
Student Capital Benefit	s				Yes	No
Creche & pre school to y	ear 12 students					
Number of creche and pre school students:				er of prep to yea dents:	ar	
Capital Benefits:	\$25,000	\$50,	000			
Adult Students:						
Number of adult students:						
Capital Benefits:	\$50,000 Other	\$100	0,000	\$200,000	\$250,00	00
Student weekly bodily in	jury benefits:					
Prep to year 12:	Nil	\$500	\$750	\$1,000		
Adult Students:	Nil Other	\$500	\$750	\$1,500	\$2,000	\$3,000
Max. weekly benefits period - prep to year 12 and adult	26 weeks	52 w	veeks	102 weeks		
Initial exclusion period:	1 week	2 we	eks			

Note: Weekly bodily injury benefits not available for pre school or crèche



Do any Volunteers, Members and/or Students engage in any of the following activities?

If yes, please provide details:

ACTIVITY	ACTIVITY	
Abseiling	Archery	
Caving or canyoing	Climbing walls	
Cycling or mountain bike riding	Flying fox / giant swings	
Fun runs	Gladiator games, martial arts or wrestling	
Gymnastics	Hang gliding, hot air ballooning, parachuting or paragliding	
Horse riding (excluding speed contests)	Jet skiing or power boarding	
Leap of faith / pamper pole	Motor races, motor speed tests, dune buggies or go karts	
Mountaineering, cliff or rock climbing with ropes	Paintball / skirmish	
Polo	Power boating (excluding speed contests)	
Rock climbing - unsupported	Rope courses	
Scuba diving	Sea kayaking	
Skateboarding	Snow or ice sports (excluding speed contests)	
Snorkelling - up to 3 meters depth	Surfing	
Trail bikes / motor bikes / Motocross / quad bikes	Vertical or horizontal bungee jumping	
Water skiing (excluding speed contests)	White water canoeing, rafting or kayaking - above class two rapid	S



### **Declaration**

#### I/We declare:

- a. The answers given and statements made are to the best of my/our knowledge true and correct, and that I/we have not withheld any information likely to affect the acceptance of this application or the terms on which it is accepted.
- b. I/We have read and understood the Important Notices set out in the proposal and I/we are authorised to make this proposal.
- c. It is agreed that the information contained in this proposal and any attachments will be the basis of the Education Insurance contract between the named organisation and Ansvar Insurance Limited and is subject to the terms, conditions and provisions contained in the Education Insurance Policy underwritten by Ansvar Insurance Limited.
- d. That the information supplied in this proposal to Ansvar Insurance Limited 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 and services distributed or offered by Ansvar Insurance Limited.
- e. That I/we have made all due enquiries necessary in order to comply with the Duty of Disclosure.
- f. That I/we have read Ansvar's Privacy Policy and consent to the use, disclosure and obtaining personal information about the Insured for the purposes shown on the Privacy Statement.

Please tick the box if you do not wish to receive any marketing material from us.

Signed	Date
Name	Position

## **Attachments**

Please attach to this proposal:

i. details of any other information which you think may affect your insurance or which we should be advised of (see "Your duty of disclosure");

and

ii. any additional information which may assist us to gain a complete appreciation of the nature of your business.

