



# PROPOSAL FORM

## FOR ISR HOSPITALITY INSURANCE

Lion Underwriting Pty Ltd  
ABN 33 604 592 467 AFSL No: 491793

# IMPORTANT NOTICE TO THE PROPOSER ON COMPLETION OF THIS PROPOSAL FORM

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## 1. DUTY OF DISCLOSURE

You have a duty to disclose relevant information to the insurer, when completing this proposal form and at other times during the policy period (for example when you renew the insurance or request a change to the policy terms). Your duty is described below:

### **Your 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.

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.

## 2. PRIVACY

At Lion Underwriting Pty Ltd (Lion Underwriting) we are committed to protecting your privacy. The information provided will be treated in confidence and, where relevant, in compliance with the Privacy Act 1988. We collect, use and disclose your personal information, and in some cases personal or sensitive information about you, to assess your application and provide a quote for the insurance cover (including obtaining risk carrier confirmation where necessary), on behalf of the insurer. This information is used to issue and administer your policy, to provide insurance services, and, where appropriate, to assist in the assessment of a claim. For some classes of insurance, the underwriter may use sensitive personal data about you where this is necessary to decide whether it is willing to insure you and on what terms (for example criminal convictions). We also may use it to:

- Contact you to provide information about your insurance policy;
- Deal with brokers, risk carriers and reinsurers; and
- Operate our business including offering information and to market and promote our services to you.

If you don't provide us with full information, we may not be able to provide you with any, some, or all of the features of our products or services.

This may include information collected from third parties such as your insurance broker.

We provide information such as your personal details and business circumstances to relevant third parties including your insurance carriers, brokers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and regulatory authorities. In the course of performing our obligation to you, this information may be disclosed to agents and service providers appointed by us, Insurers, (including their re-insurers, legal advisers, loss adjusters or agents). Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above.

We do not trade, rent, or sell your information. We may disclose your information to recipients in Australia, UK, Singapore, Japan, USA, People's Republic of China and Switzerland for the purpose of providing our services to you. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will take reasonable steps to ensure that they protect your information in the same way we do or seek your consent before disclosing your information to them.

You have the right to request for a copy of your information and to request to have any inaccuracies corrected.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we will deal with it. Ask us for a copy by contacting us on (07) 3445 6300 or visiting our website ([www.lionunderwriting.com.au](http://www.lionunderwriting.com.au)).

### 3. PRESENTATION

This proposal form must be completed and signed by an authorised individual, a partner, principal or director of the Proposer.

All questions must be answered. If not applicable, state N/A.

If there is insufficient space to provide answers, additional information should be provided on the Proposer's letter-headed paper.

Where applicable to the Proposer's business, product/services brochures, standard contract conditions, terms and conditions, waivers and disclaimers, commercial agreements and letters of appointment should be provided.

Failure to present insurers with information in an appropriate manner may adversely influence the ability or willingness of insurers to offer terms.

### 4. GUIDANCE

The contract of insurance will be arranged by Lion Underwriting Pty Ltd (ABN 33 604 592 467, AFSL 491793) acting as agent for the relevant insurer (Insurer). We do not act as your agent. When acting as agent of the insurer, we may place the policy with an APRA-regulated insurance company, certain underwriters at Lloyd's of London or a direct offshore foreign insurer or unauthorised foreign insurer (subject to law). When we act under a binder, we will notify your broker of this arrangement. A binder agreement allows us to issue the policy and handle claims as if we are the insurer. In other cases, we may place your policy on an 'open market' basis.

The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording. You should refer to the policy wording for full information, including in relation to:

- the basis on which claims can be made;
- your cancellation rights; and
- the identity of the parties covered under this insurance.

If in doubt as to the meaning of any question contained within this proposal form or the issues raised in Disclosure and/ or Presentation, advice should be sought from Lion Underwriting via your insurance broker.

### 5. CONTACT

If you would like to discuss this further, we can be contacted at;

**Tel.:** (07) 3445 6300  
**Email:** [admin@lionunderwriting.com.au](mailto:admin@lionunderwriting.com.au)  
**Website:** [www.lionunderwriting.com.au](http://www.lionunderwriting.com.au)

**ADDITIONAL INFORMATION SHOULD BE PROVIDED ON SEPARATE SHEETS CLEARLY IDENTIFIABLE AS FORMING PART OF THE PROPOSAL FORM ON THE PROPOSER'S LETTERHEAD.**

## **INSURED DETAILS**

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1. Full name of the Insured:
2. Trading name:
3. ABN:
4. GST registered: Yes      No
5. Trading Address:
6. Postal Address:
7. Policy period:      Inception Date:    /    /                      Expiry Date:    /    /
8. Contact number:
9. Website address:
10. Date business established:      /                      (month/year)

## **GENERAL DETAILS**

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11. Broker Contact:
12. Occupier Name:
13. Situation:  
Suburb: Postcode:
14. Business Description:
15. Number of employees:
16. Years in operation:
17. Heritage Listed: License Trading Hours:
18. Inception Date: To:
19. Interested Parties:
20. Current Insurer: Expiry Date:

## INSURANCE CLAIM HISTORY

21. Has the insured, or any Director, ever had insurance declined or cancelled or had any special terms imposed by an insurance company? Yes No
22. Has the insured, or any Director, ever been convicted of any offence? Yes No
23. Has the insured, or any Director, suffered any Property claims in the last 5 years? Yes No  
If "YES", please provide full details:
- | Date of loss | Description | Amount Paid | Amount Outstanding |
|--------------|-------------|-------------|--------------------|
|--------------|-------------|-------------|--------------------|

## CONSTRUCTION DETAILS

24. Walls: Brick / Concrete Iron Wood Other:  
If Mixed construction please detail percentages of each:  
Brick / Stone: % Wood: % Other: %
25. Floor: Concrete Wood Other:
26. Roof: Iron Tiles Asbestos Concrete
27. Number of Storeys: Year Built: Last Renovation:
28. When were the switchboards last replaced? Last Inspected:
29. When was the property last rewired? Last Inspected:

## FIRE PROTECTION

30. Fire Protection in place: 100% Fire Sprinkler System Coverage Hard Wired Smoke / Heat Detectors  
Battery Operated Smoke / Heat Detectors Required Extinguishers Fire Hydrants / Hose Reels
31. Fire Alarm connected back to the Fire Brigade or Alarm Monitoring Company? Yes No
32. How far is the nearest fire brigade?
33. Are the Insured Premises connected to Town Reticulated Water Supply? Yes No

## SECURITY

- |   |                            |                  |                           |                 |
|---|----------------------------|------------------|---------------------------|-----------------|
| <b>34.</b> External Doors:  | Dead Bolts                 | Dead Locks       | Padlocks                  | Other Key Locks |
|   | Other:                     |                  |                           |                 |
| <b>35.</b> External Windows:  | All Fixed Plate Glass      | Bars / Grills    | Key Locks                 | Nil             |
| <b>36.</b> Burglar Alarms:  | No Alarm                   | Local Alarm Only | Dialler                   | Securitel       |
|   | Dedicated Landline         | GSM Back Up      |                           |                 |
| <b>37.</b> CCTV Cameras   | Yes                        | No               | Number of Cameras:        |                 |
| <b>38.</b> Are CCTV Cameras Installed and Operational In All Main Public Areas?<br>e.g. Main Bar & Seating Areas, Entry & Exits |                            |                  | Yes                       | No              |
| <b>39.</b> Gaming Machines  |                            |                  | Yes                       | No              |
|   | Number of Gaming Machines: |                  | Owner of Gaming Machines: |                 |
| <b>40.</b> Do you or a Manager live on the premises?  |                            |                  | Yes                       | No              |
| <b>41.</b> Do you employ any staff/contract staff for crowd control?<br>If "YES", please provide full details:                  |                            |                  | Yes                       | No              |

## KITCHEN/COOKING AREAS

- |   |                                    |    |          |             |               |
|---|------------------------------------|----|----------|-------------|---------------|
| <b>42.</b> Are there Deep Fryers installed?   | Yes                                | No | If "YES" | Bench Top   | Free Standing |
| <b>43.</b> Do you have thermostatic controls / automatic cut off switches on the deep fryers? |                                    |    |          |             | Yes No        |
| <b>44.</b> Fire Blanket Installed?  |                                    |    |          |             | Yes No        |
|   | How often are the filters cleaned? |    | Weekly   | Fortnightly | Monthly       |
| <b>45.</b> Do you have a Professional Contractor clean the Extraction System?                 |                                    |    |          |             | Yes No        |
| <b>46.</b> How often is this carried out?   |                                    |    |          |             | 6 Monthly     |

## MONEY

- |                                       |  |    |                                    |  |  |
|---------------------------------------|--|----|------------------------------------|--|--|
| <b>47.</b> Do you have a safe?        | Yes  | No | Safe Location:                     |  |  |
|                                       | Safe Type  |    | Maximum in safe at any one time \$ |  |  |
|                                       | How many individuals have access to the safe(s)? |    |                                    |  |  |
| <b>48.</b> How often is banking done? | Average amount Banked:                           |    |                                    |  |  |

- 49.** Are Professional money carriers used? Yes      No
- If **"YES"**, who?
- If **"NO"**, please describe banking procedures:

## FACILITIES

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- 50.** Do you have any of the following?
- |   |     |    |                            |     |    |
|---|-----|----|----------------------------|-----|----|
| a) Night Club:  | Yes | No | b) A Drive In Bottle Shop: | Yes | No |
| c) Admission Fee / Cover Charge:  | Yes | No | d) Dance Floor:            | Yes | No |
| e) Children's Playground:   | Yes | No |                            |     |    |
| Does the playground have appropriate disclaimer signage i.e. Parental Supervision etc |     |    |                            | Yes | No |
| f) Disco:   | Yes | No |                            |     |    |
| If yes, does it meet government standards?  |     |    |                            | Yes | No |
- 51.** Do you provide accommodation? Yes      No      Number of Rooms:
- 52.** Standard of Rooms: Motel      Hotel      Backpackers
- Other:

## LIVE ENTERTAINMENT

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- 53.** Is there live entertainment? Yes      No
- |  |     |    |                        |
|--|-----|----|------------------------|
| Solo / Duo with Dancing:                       | Yes | No | Performances Per Week: |
| Solo / Duo Background Music Only (No Dancing): | Yes | No | Performances Per Week: |
| Bands:   | Yes | No | Performances Per Week: |
| DJ with Dancing:                               | Yes | No | Performances Per Week: |
| DJ Background Music Only (No Dancing):         | Yes | No | Performances Per Week: |
| Strippers / Topless Bar Staff:                 | Yes | No | Performances Per Week: |
| Event Nights i.e. Trivia:                      | Yes | No | Event Nights Per Week: |
| Karaoke:                                       | Yes | No | Nights Per Week:       |

# DECLARED VALUES

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<b>54.</b> Material Damage:	Sum Insured			
Building:	\$			
Contents:	\$			
Stock:	\$			
Sub Total:	\$			
<b>55.</b> Business Interruption:	Sum Insured			
Gross Profit:	\$			
Additional Increased Cost of Working:	\$ 100,000			
Professional Fees & Claims Preparation Cost:	\$ 50,000			
Loss of Rent:	\$			
Sub Total:	\$			
<b>56.</b> Indemnity Period:	12 Months	18 Months	24 Months	
<b>57.</b> Total Declared Value:	\$			
<b>58.</b> Combined Limit of Liability:	\$			



# OUR POLICY SUB LIMITS

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## Section 1 – Material Loss or Damage

Unspecified Damage	AUD 250,000
Architects & Consulting Engineers Fees	AUD 50,000
Statutory Authority Fees	AUD 10,000
Fire Extinguishment Costs	AUD 25,000
Costs of Temporary Protection	AUD 20,000
Costs of Replacing Locks & Keys	AUD 15,000
Removal of Debris	AUD 500,000
Personal Property, Tools & Effects of Directors & Employees (per person) (any one event and in the aggregate)	AUD 5,000 AUD 20,000
Personal of Welfare, Sport & Social Clubs (per person) (any one event and in the aggregate)	AUD 5,000 AUD 20,000
Burglary and Theft of Property (other than Money and Theft of Property in the Open Air)	AUD 50,000
Theft of Property other than money whilst in the Open Air	AUD 10,000
Money in Transit	AUD 10,000
Money on Premises During Normal Business Hours	AUD 10,000
Money on Premises outside Normal Business Hours not in securely locked Safe or Strongroom	AUD 5,000
Money on Premises in securely locked Safe or Strongroom	AUD 50,000
Money in Private Residence of the Insured or an Employee of the Insured (any one event & in the aggregate)	AUD 5,000
Money in ATM	Not Insured
Rewriting of Records	AUD 50,000
Extra Costs of Reinstatement	AUD 250,000
Additional Extra Costs of Reinstatement	AUD 100,000
Expediting Expenses	AUD 50,000
Unpacking Expenses	AUD 25,000
Costs of Clearing Blocked Drains	AUD 25,000
Liability to Make Enquiries	AUD 25,000
Restoration of Landscaping comprising lawns, gardens, ornamental plants, shrubs & trees	AUD 10,000
Loss of Land Value	AUD 100,000
Customs Excise & other Duties	AUD 25,000
Fine Arts	AUD 1,000
Glass Breakage	Replacement Value

## Section 2 – Consequential Loss

Claims Preparation Costs	AUD 50,000
Additional Increased Cost of Working	AUD 100,000
Remote Premises of Public Utilities (Amount not exceeding 5% of Section 2 declared value, subject to maximum)	AUD 50,000
Prevention of Access (Amount not exceeding 5% of Section 2 declared value, subject to maximum)	AUD 50,000
Loss of Attraction (Amount not exceeding 5% of Section 2 declared value, subject to maximum)	AUD 50,000
Unspecified Suppliers and/or Customers (Australia only) (Any one event and in the Aggregate)	AUD 50,000
Accounts Receivable	AUD 50,000

# DECLARATION

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By signing this proposal form you consent to Lion Underwriting using and disclosing the information we may hold about you in accordance with the Privacy section of this proposal form and our Privacy Policy, which can be found on our website - [www.lionunderwriting.com.au](http://www.lionunderwriting.com.au).

[In this section 'you' refers to the Proposer]

By signing this Declaration, you declare that

- you have read and understood the Important Notice information in this proposal form;
- to the best of your knowledge and belief, the statements, representations and particulars contained in this proposal form are true and complete;
- after full enquiry having been made, you have not omitted, suppressed or mis-stated any material facts which may be relevant to the Insurer's consideration of this proposal form;
- you undertake to inform the Insurer of any change to any material fact that occurs prior to the point at which the insurance contract has been agreed; and
- you have the authority to complete and sign the proposal form on behalf of the entity who will be insured under this policy.

By signing this Declaration, you confirm you understand that

- the information you provide in this proposal form will be used in deciding the price charged by the Insurer for the risk and whether the Insurer will accept the application and the terms of any policy provided;
- the application for insurance may not be accepted for coverage and that, if your application is accepted, you have no coverage unless and until we have received payment of the premium and a policy schedule has been issued to you;
- signing this form does not bind you or the Insurer to complete the insurance; and
- if your business acquires, merges with or absorbs another business during the period of insurance, the Insurer will require similar information in relation to that business and may charge an additional premium.

Insured's Name:

Date:

Position:

Insured's Signature:

Please note, if you wish to submit your form via email, an indication of terms and conditions may be provided on the basis of this proposal form. A signature is required before a contract of insurance can be made.

We recommend that you should keep a record of all information supplied to us, including copies of letters and this proposal form, for the purpose of entering into this contract.