



# PROPOSAL FORM

## FOR TATTOO INSURANCE - STUDIOS

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

1.

Full name of the Insured:
2.

Trading name:
3.

ABN:
4.

GST registered:

Yes

No
5.

Trading Address:
6.

Postal Address:
7.

Contact number:
8.

Website address:
9.

Date business established:

/  /

(month/year)
10.

Policy period:

Inception Date:

/  /

Expiry Date:

/  /

## COMBINED MEDICAL MALPRACTICE AND GENERAL LIABILITY INSURANCE

11.

What Limit of Liability do you require?

\$10,000,000

\$20,000,000

*Please note Medical Malpractice Liability is sub-limited to \$10,000,000*

## TURNOVER

12.

Please provide your annual turnover for:
- Last Financial Year

\$
- This Financial Year

\$
- Estimated Next Financial Year

\$

# PRINCIPALS, EMPLOYEES AND CONTRACTORS

13. Name	Qualification	Date Obtained	Years as a Principal		
			This Practice	Previous Practice	
14.	Are you required to be licensed by the state or local government?		Yes	No	
	If <b>'YES'</b> please provide License number:				
15.	Please provide number of				
	Employees:	Sub Contractors:			
	Apprentices:				
	Other, please provide details:				
16.	Do your subcontractors carry their own insurance?		Yes	No	
	If <b>NO</b> , Do you require cover for them under this policy?		Yes	No	
17.	Are all staff and contractors suitably qualified?		Yes	No	
18.	Are Apprentices & students fully supervised at all times?		Yes	No	
	Please provide names of apprentices:				

**Subcontractors are not included under the policy and must have their own General Liability and Malpractice / Errors and Omissions insurance policies in place. Alternatively we can include them under this policy upon receipt of completed sub-contractor addendum, an additional premium will apply.**

# TATTOOING ACTIVITIES

19.	Are instruments and equipment sterilised frequently?	Yes	No
20.	Are new needles used for each session?	Yes	No
21.	Is each client provided with written aftercare instructions?	Yes	No
22.	Do you perform cosmetic tattooing?	Yes	No
	If <b>'YES'</b> please advise what % of your overall activities relate to cosmetic tattooing:	%	
	Do you provide a patch test prior to this activity?	Yes	No
23.	Do you use the hand tapping method of tattooing?	Yes	No
24.	Do you do any tattooing of the eye ball?	Yes	No
25.	Do you offer any type of branding or scarification services?	Yes	No
26.	Do you do tattoo removal?	Yes	No
	If <b>'YES'</b> please advise what % of your overall activities relate to tattoo removal:	%	
	What is the procedure ie. laser?		

Does this activity include work on skin types 5 & 6 on the Fitzpatrick Scale?	Yes	No
Is this activity done by a Medical Professional / registered nurse?	Yes	No
<b>27.</b> Do you have all clients sign release stating they are at least 18, understand the procedures and are not under the influence of drugs or alcohol?	Yes	No
<b>28.</b> Do you have private booths for discreet tattoos?	Yes	No

## PIERCING ACTIVITIES

<b>29.</b> Do you do piercing?	Yes	No
If <b>'YES'</b> please advise what% of your overall activities relate to:		
Genital piercing: %	Other Piercing: %	
How many years experience do you have with this activity?		
<b>30.</b> Are new needles used for each session?	Yes	No
<b>31.</b> Is each client provided with written aftercare instructions?	Yes	No
<b>32.</b> Do you have private booths for discreet piercings?	Yes	No

## OTHER UNDERWRITING INFORMATION

<b>33.</b> Have you ever had any incidents involving disorderly conduct or sexual misconduct?	Yes	No
<b>34.</b> Do you or your business partner(s), or contractors/independent tattooist have or ever had any affiliations with Outlaw Motor Cycle Gangs (OMCG)?	Yes	No
If <b>'YES'</b> please provide details:		
<b>35.</b> Does any OMCG, or member of an OMCG have a financial or beneficial interest in your business?	Yes	No
If <b>'YES'</b> please provide details:		
<b>36.</b> Are there any person/s not named on this proposal that have a financial or beneficial interest in the business?	Yes	No
If <b>'YES'</b> please provide details:		

# 5 YEAR CLAIMS EXPERIENCE

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37. Summary & Full circumstances of all claims including Remediations undertaken by the Insured:

Please attach 5 years claims history on previous Insurers letterheads.

38. In the last 5 years have you or any director /partner/manager of the business ever:

a) Had insurance declined or cancelled?	Yes	No
b) Had an insurer refuse or not invite renewal?	Yes	No
c) Had any special conditions imposed on a policy of insurance?	Yes	No
d) Had a special excess imposed on a policy of insurance?	Yes	No
e) Had a claim rejected under a policy of insurance?	Yes	No
f) Been declared bankrupt or put into receivership or liquidation?	Yes	No
g) Been charged with or convicted of a criminal offence?	Yes	No

If 'YES' please provide details:

# 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.