



ISR PROPOSAL FORM

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

IMPORTANT NOTICE TO THE PROPOSER ON COMPLETION OF THIS PROPOSAL FORM

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).

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: property@lionunderwriting.com.au
Website: 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.** Postal Address:
- 5.** Policy period: Inception Date: / / Expiry Date: / /
- 6.** Contact number:
- 7.** Website address:
- 8.** Date business established: / (month/year)

GENERAL DETAILS

9. Broker Name:
10. Broker Contact:
11. Situation:
Suburb: Postcode:
12. Business Description:
13. Number of employees:
14. Years in operation:
15. License Trading Hours:
16. Interested Parties:
17. Current Insurer: Expiry Date:

INSURANCE CLAIM HISTORY

- | | | | |
|------------|--|-----|----|
| 18. | Has the insured, or any Director, ever had insurance declined or cancelled or had any special terms imposed by an insurance company? | Yes | No |
| 19. | Has the insured, or any Director, ever been convicted of any offence? | Yes | No |

20.	Has the insured, or any Director, suffered any Property claims in the last 5 years? If "YES", please provide full details:			Yes	No
	Date of loss	Description	Amount Paid	Amount Outstanding	

RISK DETAILS

21.	Walls:	Brick / Concrete	Iron	Wood	Other:		
	If Mixed construction please detail percentages of each:						
		Brick / concrete:	%	Iron:	%	Wood:	%
						Other:	%
22.	Any EPS Insulated Panel Walls?					Yes	No
	If "YES", what is the % of the Total Floor Area?						
23.	Any ACP (Aluminium Composite Panelling)?					Yes	No
	If "YES", what % of the total building construction is ACP?						
	If "YES", where is the ACP located?						
24.	Floor:	Concrete	Wood	Other:			
25.	Roof:	Iron	Tiles	Asbestos	Other:		
26.	Are there solar panels on the roof?					Yes	No
27.	Are there skylights on the roof?					Yes	No
28.	Are the Insured Premises connected to Town Reticulated Water Supply?					Yes	No
	If "NO", please advise:		Tanks	Dams	Other:		
29.	Number of Storeys:		Year Built:		Last Renovation:		
30.	Heritage Listed:					Yes	No
31.	Has a valuation of the building been carried out in the last 3 years?					Yes	No
32.	What type of guttering does the Property have?			Conventional Guttering	Box Guttering		
33.	How often is the guttering cleaned?						
34.	Has the client had any issues with water ingress into the building?					Yes	No
	If "YES", place written response here:						
35.	Is Flood Cover required?					Yes	No
36.	What type of lighting is installed (HID, Fluorescent or LED)?						
37.	When were the switchboards last replaced?				Last Inspected:		

38. When was the property last rewired? Last Inspected:
39. Are thermographic scans/tests conducted on the switchboard(s) annually? Yes No
If "NO", please advise frequency.
40. When was the building last re-plumbed?

FIRE PROTECTION

41. Are the premises protected by:
- a) Extinguishers? Yes No
What type? How many?
- b) Hose Reels / Fire Hydrants? Yes No
Number and Type of Hose Reels?
Hydrants: Public Private Box
- c) Fire Sprinkler System Coverage: Yes No
Is the premises 100% protected or Partial?
Type: Single Water Supply Box Double Water Supply box
Is there a maintenance agreement in force?
Date Last Serviced: Date last sprinkler flow test:
Was it a pass or fail? Pass Fail
Is all manual fire protection equipment inspected, maintained, and certified in accordance with AS1851? Yes No
- d) Are smoke detectors installed? Yes No
If "YES", are these hard wired or battery operated? Hard wired Battery operated
If hard wired, are these monitored? Yes No
If "YES", are these connected to the Fire Brigade or an Alarm Monitoring Company?
42. How far is the nearest fire brigade? Manned 24 Hours: Volunteer:

SECURITY

43. External Doors: Dead Bolts Dead Locks Padlocks
Other:
44. External Windows: All Fixed Plate Glass Bars / Grills Key Locks Nil
45. Burglar Alarms: No Alarm Local Alarm Only Dialler Securitel
Dedicated Landline GSM Back Up
46. CCTV Cameras Yes No Number of Cameras:

47. Are CCTV Cameras Installed and Operational In All Main Public Areas? e.g. Main Bar & Seating Areas, Entry & Exits	Yes	No
---	-----	----

KITCHEN/COOKING AREAS

47.	Is any commercial cooking done on the premises?					Yes	No
48.	Are there Deep Fryers installed?	Yes	No	If "YES"	Bench Top	Free Standing	
49.	Do you have thermostatic controls / automatic cut off switches on the deep fryers?					Yes	No
50.	How often are the filters cleaned?	Weekly		Fortnightly		Monthly	
51.	Who conducts this cleaning?	Staff		Professional Contractor			
52.	How often are the canopies cleaned?	Weekly		Fortnightly		Monthly	
53.	Who conducts this cleaning?	Staff		Professional Contractor			
54.	How often is the kitchen extraction system cleaned?			Quarterly	6 Monthly	Yearly	
55.	Do you have a Professional Contractor clean the Extraction System?					Yes	No
56.	Fire Blanket Installed?					Yes	No

GAMING AREAS / MONEY

57.	Do you have Gaming Machines?			Yes	No
	If "YES", How many do you have?		Owner of Gaming Machines:		
58.	Are the note hoppers cleared every night and the machine doors left open?			Yes	No
	If "NO", please advise clearance procedures:				
59.	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)?				
60.	How often is banking done?				
	Average amount Banked:				
61.	Are Professional money carriers used?			Yes	No
	If "YES", who?				
	If "NO", please describe banking procedures:				

ACCOMMODATION RISKS

62. Does a Manager live on the premises? Yes No
63. Do you provide accommodation? Yes No Number of Rooms:
64. Is the property listed on and booked through a recognised platform? Yes No
If "YES", please provide details:
65. Does the premises contain a restaurant? Yes No
66. Standard of Rooms: Motel Hotel Backpackers
Cabins Serviced apartments (short stay)
Other:
67. Do the rooms contain cooking facilities? Yes No
If "YES", please provide details:

MANUFACTURING RISKS

68. Does any one piece of machinery have a replacement value greater than \$250,000? Yes No
If "YES", what would be the highest replacement value of any one piece of machinery and how many machines have a replacement value greater than \$250,000.
69. In the event of a loss, would any of the machinery have to be sourced from overseas? Yes No
If "YES", what is the expected replacement time including commissioning?
70. Is the business reliant on one piece of machinery to operate? Yes No
If "YES", please make comment:
71. Is there a predictive/scheduled maintenance agreement in force for all machinery? Yes No
If "YES", how often?
72. Is any machinery left on after hours unsupervised? Yes No
73. Storage of Stock and Machinery: Is the stock and machinery stored on racks, shelves or pallet at least 15 centimetres above the floor level? Yes No
74. Does any welding occur at the premises? Yes No
If "YES", does the client have a designated hot works area (DHWA) where the welding occurs? Yes No
If "NO", please advise details:
75. Does the risk contain a spray booth? Yes No
If "YES", please advise details and how often the filters are replaced.
76. Does the business have a Business Continuity Plan (BCP)? Yes No
If "YES", how often is this reviewed?

DECLARED VALUES*

IF MULTIPLE LOCATIONS, PLEASE SUPPLY AN ASSET SCHEDULE

77. Material Damage:		Sum Insured			
Buildings:		\$			
Contents:		\$			
Stock:		\$			
Other:		\$			
78. Business Interruption:		Sum Insured			
Gross Profit:		\$			
Payroll:		\$			
Initial Period:		100% for weeks			
Remainder Period:		% for weeks			
Consolidated Period:		weeks			
Loss of Rent:		\$			
Additional Increased Cost of Working:		\$			
Professional Fees & Claims Preparation Cost		\$			
Other:		\$			
79. Indemnity Period:	6 Months	12 Months	18 Months	24 Months	
80. Total Declared Value:		\$			
81. Combined Limit of Liability:		\$			

POLICY SUB LIMITS

Section 1 – Material Loss or Damage

Damage Diminution and Accidental Discharge Costs (B)	\$
Loss Minimisation (B)	\$
Personal Property of Employees and Clubs (D) (per Person)	\$
Personal Property of Employees and Others (D) (any one Event)	\$
Accompanied Baggage in Australia (C) (per Person)	\$
Accompanied Baggage in Australia (C) (any one Event)	\$
Liability to Make Enquiries	\$
Statutory Inquiries	\$
Unpacking Expenses	\$
Liability for Duty	\$
Landscaping (C)	\$
Cost of Clearing Blocked Drains, Pipes, Filters and Pumps (B)	\$
Expediting Expenses	\$
Loss of Land Value (B)	\$
Customers' Goods	\$
Works of Art, Antiques and Curios	\$
Securities (A)	\$
Abandoned Undamaged Portion of a Building	\$
Extra Cost of Reinstatement	\$
Additional Extra Cost of Reinstatement (B)	\$
Removal of Debris	\$
Theft, or Any Attempt Thereat	\$
Theft of Property in Open Air	\$
Money	\$
Weather Damage to Certain Property	\$
Decorative Livestock (Fire Cover only)	\$
Temporary Removal Exemption (B)	\$
Unspecified Damage (as Defined)	\$
Glass	Replacement Value
Cost of Replacing Locks, Keys and/or Combinations	\$
Rewriting of Records	\$
Exploratory Costs	\$
	\$

Section 2 – Consequential Loss

Item 2 – Claims Preparation Costs	\$
Item 4 – (Additional) Increased Cost of Working	\$
Severance Pay	\$
Premises in the Vicinity (Prevention of Access)	\$
Contractual Fines and Penalties (B)	\$
Interdependency – Australia	\$
Unspecified Suppliers' and/or Customers' Premises (Australia & New Zealand) (Single Limit) (B)	\$
Unspecified Suppliers' and/or Customers' Premises (Worldwide) (B)	Not Insured
Remote Premises of Public Utilities (B)	\$
Other Contributing Properties (B)	\$
Royalties Receivable (B)	\$
Accounts Receivable (B)	\$
Trade Exhibitions (A)	\$
Infectious or Contagious Diseases	\$
Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder, Suicide	Not Insured
	\$

DECLARATION

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.

[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.