

City Rural Insurance Brokers Pty Ltd

ABN 52 074 444 296

- Member of National Insurance Brokers Association and Steadfast Group Limited -

- Australian Financial Services Licence No. 237491 - General Insurance Broker -

227-229 Hutt Street, Adelaide South Australia 5000 - PO Box 7138 Hutt Street, Adelaide South Australia 5000

Ph: (08) 8100 0800 Interstate Enq: 1300 887 429 Email: info@crib.com.au Web: www.cityrural.net.au Fax: (08) 8100 0899

EVENT / ENTERTAINMENT INSURANCE PROPOSAL

BROADFORM LIABILITY INSURANCE

Event or Entertainment Liability insurance is available for the smaller family gathering through to major events (Market Organizers should complete our Market Organizers Liability application form). This policy will provide protection to you, where you have a liability at law for property damage &/or bodily injury to another person.

In order for City Rural Insurance Brokers to provide you with an Obligation Free Quote, please complete the following.

Proposal Details

Name of person, company or entity seeking insurance

Phone

Fax

Email

Location

Postcode

Postal Address

(same as above or)

Postcode

Preferred Method of Contact

Phone Fax Post Email

Period of Insurance

From (date)

4pm

To (date)

4pm

Limit of Indemnity Required (Public and Products Liability)

\$10,000,000 \$20,000,000

Please describe nature of organization, event

Description of activities undertaken

If business is musician, please state style of music played:

Rock/Funk/Jazz/Orchestral/Country/Blues/Other

Description of venue(s) where meetings/performances are held

Number of meetings/performances per annum

Estimated Number of Attendees

Per Performance

All Performances

Number of members, if applicable

Do you engage Sub-Contractors and/or Service Providers?

Yes No

If Yes, please provide full details

Number of Tutors/Entertainers

Number of Other Staff

Turnover for last 12 months

Estimated Turnover for the coming twelve months

Are there any hazardous activities associated with your business?

Yes No

If Yes, please provide full details

Construction of the premises

Walls

Floors

Roof

No. of Storeys

Age of Building

Please provide details of Fire Protection and Security

Contractual Liability

Coverage for Liability assumed under agreement or contract will be limited to lease liability or liability assumed under a warranty of fitness or quality as regards your products.

Do you assume Liability under contract or hold others harmless (other than lease liability)? Yes No

If yes, please provide details and attach copies of all agreements (other than lease liability).

General Information

Are you or have you previously been insured against the risks to be insured? Yes No

If Yes, please provide full details

Have you had any claims made against you (whether insured or not)? Yes No

If Yes, please provide full details

Have you had any incident or accident occur which would have been covered by the proposed insurance policy? Yes No

If Yes, please provide full details

Have you had any insurance declined or cancelled, proposal rejected, renewal refused, claim rejected, special conditions or special excess imposed by an insurer?

Yes No

If Yes, please provide full details

Have you ever been convicted of a criminal offence?

Yes No

If Yes, please provide full details

Is there anything more you need to disclose to us?

Yes No

If Yes, please state what it is that you think we ought to know.

Your Duty of Disclosure and Utmost Good Faith

I have read the Duty of Disclosure

Duty of Disclosure

In order to make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk you are asking it to insure.

For this reason, before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to your insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk and, if so, on what terms. The duty also applies when you renew, extend, vary or reinstate a contract of insurance.

You do not have to disclose anything that:

- Reduces the risk to be undertaken by the insurer;
- Is common knowledge;
- Your insurer knows, or in the ordinary course of its business, ought to know; or
- If the insurer has waived your obligation to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce its liability in respect of a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

One important matter to be disclosed is the history of losses suffered by the person seeking insurance or any closely associated person or entity. As you are responsible for checking that you have made complete disclosure, we suggest that you keep an up to date record of all such losses and claims.

Submit

[back to top](#) 