

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 -

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Liability Insurance Questionnaire

Public & Products Liability insurance is available for most business operations. 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.

PERSONAL DETAILS

Contact

Email Address

Phone

Fax

Mobile Phone

Preferred method of contact

Email Phone Fax

BUSINESS DETAILS

Company name

Proprietor Name

Trade name

Proprietor Name

Postal address

Suburb/Town

State

Postcode

Situation of premises/shop/offices (if same as above leave blank)

Address

Suburb/Town

Address

Suburb/Town

State

Postcode

Specific Occupation

Qualifications/Experience

(a) Does the business involve the sale and supply of goods? Yes No

(b) Does the business manufacture/modify/alter any product? Yes No


Proposed Sum Insured \$10m 20m (Public & Products Liability)

(c) Does your business operate or visit any potentially high risk areas? (Such as Airports, Mining or Exploration Sites, Wineries, Petroleum Plants) Yes No

(d) Are any products IMPORTED by you / your business? Yes No

(e) Are any products EXPORTED by you / your business? Yes No

Annual estimated turnover (sales)
\$ _____

Employees wages 
\$ _____

Proprietors/Directors wages
\$ _____


Number of people in business at any one time

Does business engage sub contractors?
Yes No

Estimated total value of sub contractors
\$ _____

Type of work sub contracted to others

Are unregistered vehicles used in business?
Yes No

Is cover required for Goods in Physical & Legal Control? 
Yes No

Previous losses/claims for Public Liability

Previous Liability Insurer

Expiry date

How many years have you had experience in this type of business

 years

Have you recently completed any Business Management Courses or a New Enterprise Incentive Scheme (NEIS)?

Yes No **GENERAL DETAILS**

Have you or anyone this policy is to cover (in the past 5 years)

1. Made any claim(s) on an insurer for loss or damage? Yes No 2. Had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer? Yes No 3. Suffered any loss or damage which would have been covered by the proposed insurance policy? Yes No

Have you or any partner(s) or director(s) of the business

4. Ever been declared bankrupt? Yes No 5. Ever been involved in a company or business which became insolvent or subject to any form of insolvency or administration (e.g. liquidation or receivership)? Yes No 6. Been convicted of any criminal offence within the past 5 years (other than minor traffic convictions)? Yes No 7. Been liable for any civil offence or pecuniary penalty (exceeding \$5,000)? Yes No 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.

Signature _____ Dated _____

Title _____