

Worker Compensation – NSW, Vic & WA Only

We are able to arrange Work Cover for businesses in Western Australia, Victoria and New South Wales.

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

CONTACT DETAILS

Insured's Name

Street address

Suburb/Town

State

Postcode

Email Address

Phone

Fax

Preferred method of contact
Email Phone Fax

INSURANCE DETAILS

Current Insurer

Expiry Date

Company Director names(s)

Occupation

Full Description of Business 

New Venture? Yes No

Number of Employees

Wages (annual inc Super)
\$

Claims for past 5 Years



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 _____

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